
THE STORY OF

TOMPKINSVILLE

MARY ELLICOTT ARNOLD

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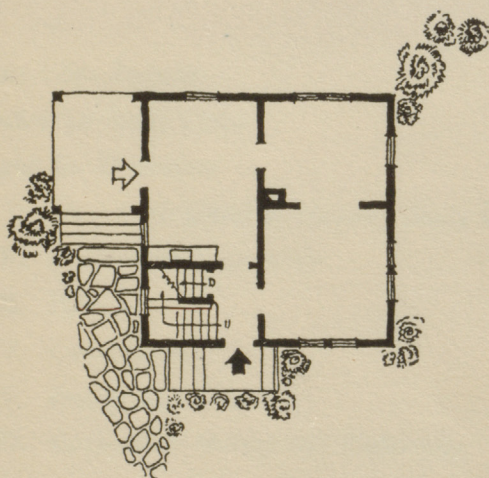
THE STORY OF TOMPKINSVILLE



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BY

MARY ELLICOTT ARNOLD



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NEW YORK
1940

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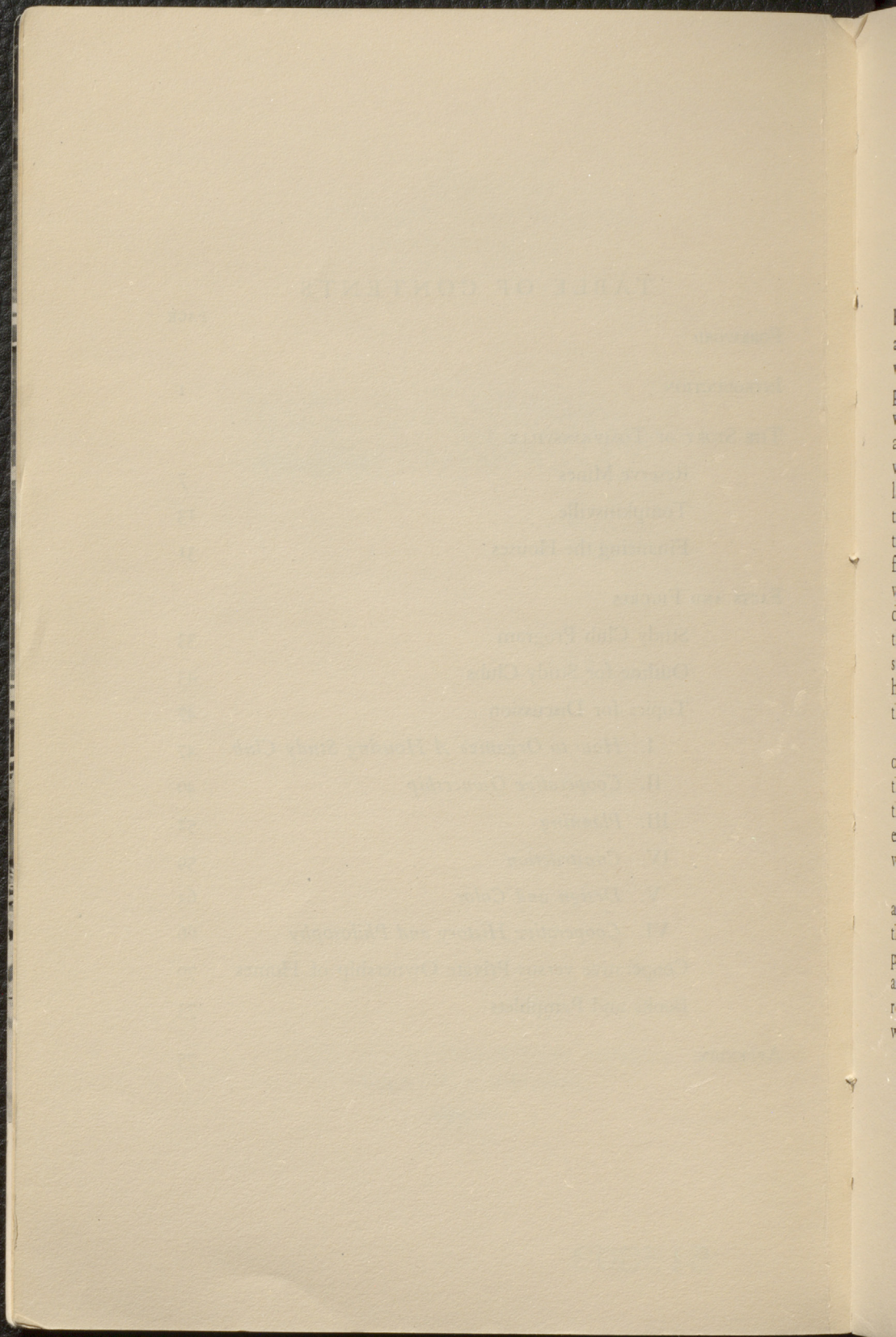
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FOREWORD

We sometimes forget that the road to the stars is not only rough but slippery and that those who travel it pant and slip back a little almost as often as they climb triumphantly onward. All over the world today men and women of the Cooperative Movement are pressing along this steep and difficult road. Not only men and women of the old world but farmers in Pennsylvania, Ohio, Indiana and Kansas; Finns and Swedes in Minnesota and Wisconsin; white collar workers in New York, New Jersey and the New England States; and fishermen, farmers and miners in Nova Scotia, all these have caught the vision of a "newer world." It is a world that they must build for themselves, and though the vision that they follow is of a world where all may share in the fullness of life, where men deal justly and kindly with each other, and where the democratic dream has become a reality, the tools they use to fashion this world are the commonplace tools of ordinary life. Credit unions, stores, gas stations, fertilizer plants, lobster factories, restaurants and houses, these are the everyday stuff out of which men build for themselves a better world.

Sometimes in the struggle with all the little things that rise up to obstruct their progress they forget how far they have come along the way. In the daily discouragement that every Cooperator knows they lose sight of something else, that they are pioneers and that every step they take makes the way easier for the men and women who will follow after them.

It is for those Cooperators who dream of a home for themselves and for their children and who would learn something of the steps they must take that this story is written. It is the story of ten pioneers, who were ordinary men and women, who went forward and fell back, who knew delay and discouragement, but who finally reached their goal and blazed a trail that others may follow if they will.

MARY ELLICOTT ARNOLD

INTRODUCTION

66

THE STORY OF TOMPKINSVILLE" is the story of dreams that came true and hopes that were realized. Some dreams and some hopes . . . for there is no finality about this story. It is a transition from first efforts to realizations. And as such, is the end of one longer story and the beginning of another.

St. Francis Xavier University in the little town of Antigonish, Nova Scotia has been the center of one of the most unusual adult education movements in America. Although groundwork had been laid many years before, this movement had its official beginning when the Extension Department of St. F.X. was established in 1929 to "take the University to the people."

Tompkinsville can best be understood from a consideration of the aims of our Adult Education Movement. Our great objective has always been a complete and satisfying life for the people. To this end, we mobilized them for thought and action, had them study their problems and try to find the solutions of them. Specifically, we urged them to save their money in credit unions and buy their consumer goods co-operatively through their own stores. And many of our friends—and those who were not quite our friends—have criticized our, what seemed to them, materialistic attitude. "You talk adult education, culture, the enjoyment of beauty, the satisfaction of mental and spiritual faculties. Good. But your teaching results in co-operative sawmills, stores, fish packing plants, and credit unions." It seemed to them that we were getting off our own track, that we were deviating from our original purpose.

We told them we believed that the cultural must be preceded

by the economic. We felt that unless something tangible and immediate resulted from their study, the people would lose interest and give up the struggle. It is a long way to the better life. And unless there are inns and milestones along the road, few are far-seeing enough to persevere.

So our economic ventures were our beginnings and not our objective. In the resulting co-operative institutions, some of the people had their first taste of the ownership which was a necessary prelude to the enjoyment of the complete life that we were urging them might be theirs. In 1933, we established a branch office in Glace Bay, where the work was directed by Alex S. MacIntyre and Miss Ida Gallant. Mr. MacIntyre had been a Labor leader and vice-president of the United Mine Workers in Nova Scotia, and was just the man to direct the adult educational activities in the industrial area. Reserve Mines was particularly fortunate in having Dr. J. J. Tompkins, of Canso fish fame, as parish priest. Dr. Tompkins, one-time Vice-rector of St. F.X., pioneer in adult education, later pastor at Canso, had come to Reserve Mines in 1935 and was continuously stirring the people up to think, read, and act.

Soon co-operative stores and credit unions sprang up all over the Island of Cape Breton. The people were fulfilling our hopes for them. They worked diligently in their study clubs and their study issued in economic action just as we had planned.

When we had become almost complacent over the Cape Breton setup, we received a bit of a shock . . . and that from our prize group, the first study club we had organized in Cape Breton. These miners announced that they wanted to study co-operative housing. And when they had studied it, they wanted to build their own houses. Now we were more or less on the spot. All along we had been telling the people that there was no limit to what they could do if they studied and thought. We had been saying that their stores and credit unions were only beginnings, leading to better homes and libraries and music. Well, they were taking us at our word and we were hesitant. Co-operative housing is no child's play. It is one of the most complicated forms of co-operative activity. Such an undertaking would require not only a comprehensive knowledge of co-operative philosophy and practice. It would require also a familiarity with the technical and financial side of planning and building homes. And above all, it would require a measure of

energy, enthusiasm, and strength of purpose not commonly found among people of limited education and experience. We had told the people to prepare for something like this and now we were startled at the implications of our own theories.

It was the summer of 1937. Miss Mary Arnold and Miss Mabel Reed, of New York, came down to acquaint themselves with our Adult Education Program. Miss Arnold was a dyed-in-the-wool co-operator. She had studied co-operation in Europe and America. Since 1919 she had been Treasurer and General Manager of Consumers' Co-operative Services in New York. Since 1922, she had been treasurer and a director of The Cooperative League of the U.S.A. Consumers' Co-operative Services had built a 67-apartment house while she was manager. So Miss Arnold evidently knew co-operation, finance, and more particularly, co-operative housing. The next part of the story reads like a fairy tale. For Miss Arnold told us she would like to remain in Nova Scotia to join our Extension staff, and that she would be most interested in directing a program of co-operative housing!

Things moved quickly after that. We introduced Miss Arnold to our troublesome group of miners at Reserve and sat back with a feeling of intense relief.

Housing was in the air at this time. In the Old Country, the British Government was promoting various projects along this line. The Canadian Government had seen in housing programs a possible solution of the unemployment problem. And, what was more important to us, the Nova Scotia Government had created a Housing Commission which was prepared to loan money at low interest for inexpensive housing. But they had not contemplated co-operative housing. So, one of the first steps of the Reserve Mines group under Miss Arnold's direction was to petition for a change in the Act to make co-operative housing possible. Their request was readily granted as the Nova Scotia Commission was anxious to see the people launch better housing programs. The Chairman of the Commission, Dr. H. S. Prince, will be gratefully remembered in Tompkinsville in this regard. Dr. Prince and his associates of the Commission, among whom was Judge N. R. MacArthur, saw the possibilities of the scheme, not only in terms of houses, but in terms of human beings.

The ups and downs encountered by the Tompkinsville group

are graphically described by Miss Arnold. All through the Fall and Winter, study went on. Study of cost accounting, planning, color and design, materials—and all the other factors in home building. Then came the spring and the acquisition of the land; summer and the foundations and frames; autumn, winter, and moving in—spring again and completion.

These homes would come under the classification of "modest," but this does not mean that they are utilitarian only. In addition to being comfortable and convenient, they are artistically built. Each house is an expression of its owner's taste in color and design. And when the people of Tompkinsville compare their new homes to the company houses in which they formerly lived, they probably do not think of them as "modest." The old houses are well described by Miss Arnold. They had electric lights and running water, and that is about all that can be said in their favor. In the new houses, efficiently planned, are bathrooms, kitchen units, electricity, and in some, furnaces. Apart from beauty and convenience of interior, the outdoor possibilities are inviting. There is space for individual lawns and gardens, besides the community park and playground. In a few years, if the people continue as they have begun, Tompkinsville should be a community beautiful.

And that in itself sounds like the conventional happy ending. But we have said this story is also a beginning. Already two other groups are building their homes after the Tompkinsville example—Villa Nova in Dominion, Cape Breton, and Reedville, in Sterling. Still other clubs are studying housing, are awaiting the publication of "The Story of Tompkinsville" to assist them in their preparation for their own ventures. We can foresee the increase of such groups, to dot the country and bring to the people, not only more attractive homes, but the philosophy of life that goes with effort and ownership and pleasing environment.

Yes, this is the beginning and end of a story. It is also the end of any doubts we may have had as to what an enlightened, thinking people can do. It is the beginning of a demonstration of the value of adult education. The characteristics we mentioned as requisite to such a program as co-operative housing—purposeful living, courage, and a long distance view—are developed by adult education and by the doing of first things first. As time goes on, the evolution becomes more clear: credit unions, sawmills, packing plants,

stores, houses, libraries, and it leads to the complete and satisfactory life in the new world for which we strive. People who as groups can build homes can build this new world. On the other hand, people who cannot work together sufficiently well to carry on a program of co-operative housing have little hope of building a satisfactory world. For building the new world is a big job and it cannot be done by a few leaders. It is a task requiring the assistance of the rank and file of the people and unless they have been prepared by education and participation in the smaller affairs nearer home, not much can be expected of them.

There is no need to go into the reasons why this is so. Just as an arm or leg that is not exercised will eventually become useless, so a human being who is not allowed any responsibility or creative activity will become "stolid and stunned, a brother to the ox." And of all the co-operative activities in which people may engage, housing is the best for building human beings. It touches them more closely than the rest; it is equally of interest to men and women. The man who has planned, financed, and built his own home has everywhere about him the evidences and reminders of his achievement. It is true that there are philanthropic housing schemes—that old tenements are torn down and replaced by attractive apartment houses which are rented on easy terms. But in these the dwellers remain tenants—a condition symbolic of their state in life—they are aliens in a world which should be theirs. Toward the world they take the same attitude as toward the house they live in—and it is not one making for lasting improvement.

The men and women of Tompkinsville have real proof that dreams come true. As they contrast their attractive homes to their former dwellings they must be faced with the almost limitless possibilities of creative effort. Their handiwork is always before their eyes—the perfections giving them pride and a sense of achievement—the imperfections inspiring them with a divine discontent that will spur them on to greater effort.

Our great obligation to Miss Arnold, then, is quite evident. Coming to us at a time when we were hesitating over an important step in our program, she gave us the benefit of her experience and ability, and guided us past the crisis. It may seem strange to some readers that Miss Arnold, from another country and entirely different type of community, was able to work so readily and capably

with our first housing group. But she and the miners of Reserve were not complete strangers. They both talked the language of co-operation which is the same no matter where you go. From Sweden, from Denmark, from Great Britain, the United States, and Canada, co-operators may gather and work together in harmony. The philosophy of co-operation recognizes no barriers of race, creed, flag, and color. It gets down to fundamental human relationships which are the same the world over.

This describes in part the significance of Miss Arnold's book to the Extension Department of St. Francis Xavier University. To others, as a study club manual, or as interesting reading, it must needs be a source of encouragement. It says plainly, "We have done it and so can you." It gets down to brass tacks with its "Facts and Figures," tables, and detailed explanations. But to us, it is more than an absorbing story and a study club text; it is a confirmation of our original belief that there is no limit to what an enlightened, thinking people can do.

M. M. COADY

Director of Extension Department

ST. FRANCIS XAVIER UNIVERSITY

ANTIGONISH, N.S.

January, 1940

THE STORY OF TOMPKINSVILLE

RESERVE MINES

Take a map of North America. Follow along the Atlantic coast until, far to the east, jutting out into the Atlantic, you find the peninsula of Nova Scotia. To the north of this peninsula is the island of Cape Breton. Look closely at its eastern point and a little to the north you will see the city of Sydney. Eleven miles distant from this is the town of Glace Bay and a main highway connects the two. If you should drive along this highway for eight miles from Sydney you would top a little rise of ground. Here you would get your first glimpse of Reserve Mines.

It is a straggling settlement, and the whole length of the town, from the chimneys of No. 10 colliery to the spires of St. Joseph's church, stretches out before you a dark streamer of smoke. To the right and left of the town are barren fields. For it is not the top of the ground, but what lies underneath, which has value for the people of Reserve. Beneath the surface of the ground lies coal. In the industrial district surrounding Reserve from four to six million tons are dug each year.

The seams lie under miles of country and stretch far out under the Atlantic. When you start for work it may be only ten minutes walk across the fields to the pit, but some of the men must allow an hour under ground before they reach their working place. Dig where you will in the country around Reserve and, according to the talk of the miners, you will find coal. The top soil may be owned by farmer or home builder, but eighteen inches below the surface—then you are in land owned by the Dominion Coal Company. A man may hoe potatoes on his own land, but he must be buried in land belonging to the Company.

Turn east or west from the town of Reserve and everywhere you look you will see a plume of smoke. Each one marks a mine. Number 10 colliery or number 2 or 1B. The settlements may be picked out by their smoke. The houses suffer as the wind sets. Today you may get the smoke, tomorrow it will hang over me. It is not the day of the week, but the way the wind sets that governs wash day in Reserve.

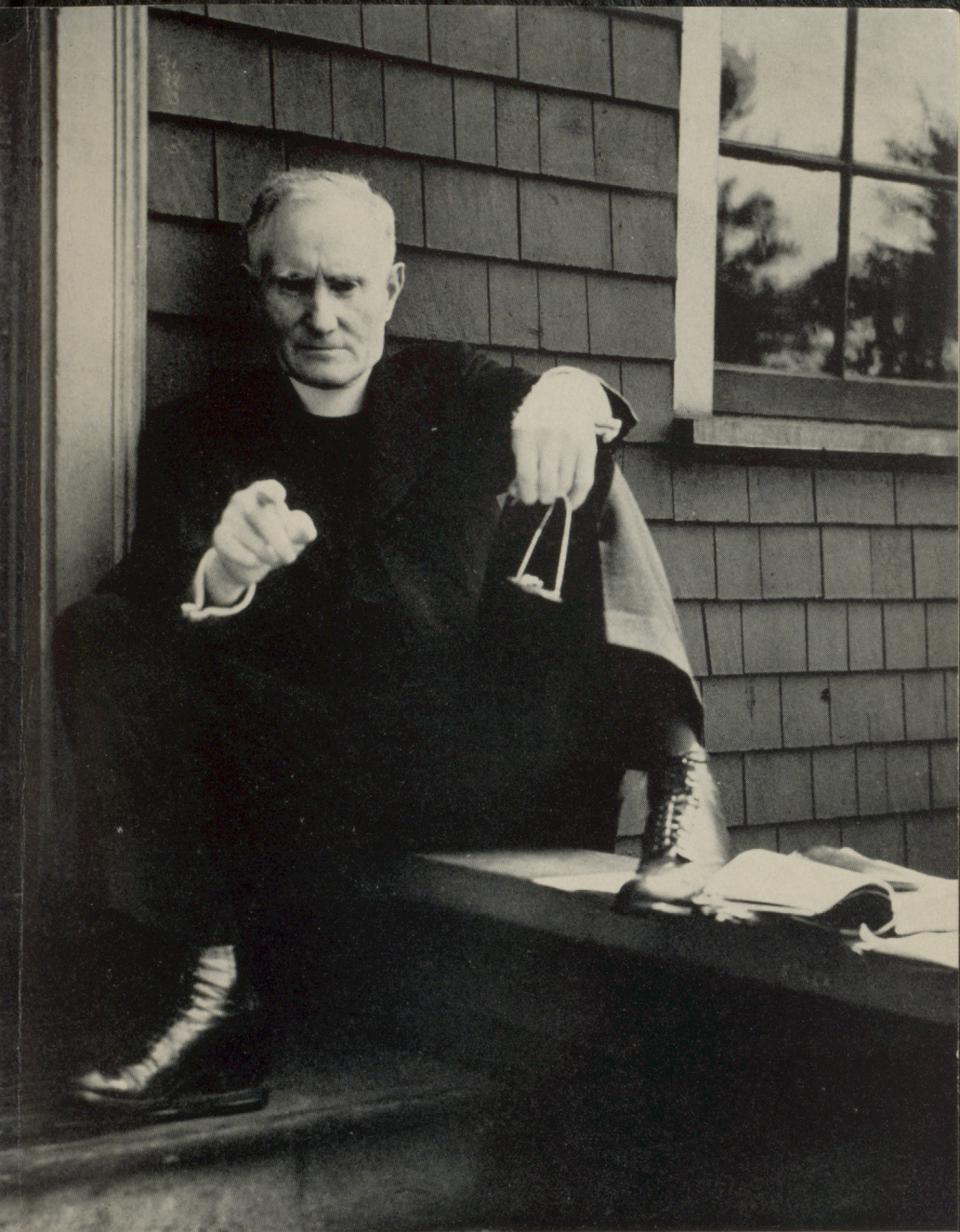
THE DAY'S WORK

The day is regimented by whistles. At five, six and seven, at three, half past three and four, at six and six thirty, and finally curfew at quarter to eight. Nobody pays much attention to curfew, but at six p.m. you hold your breath. One whistle means work tomorrow, but two whistles gives another idle day to the week. On idle days the sky is clear and only a faint haze of smoke rises from the mine. That means you go deeper in debt to the store. A film of smoke over the clothes on your line insures butter on the potatoes and meat instead of beans.

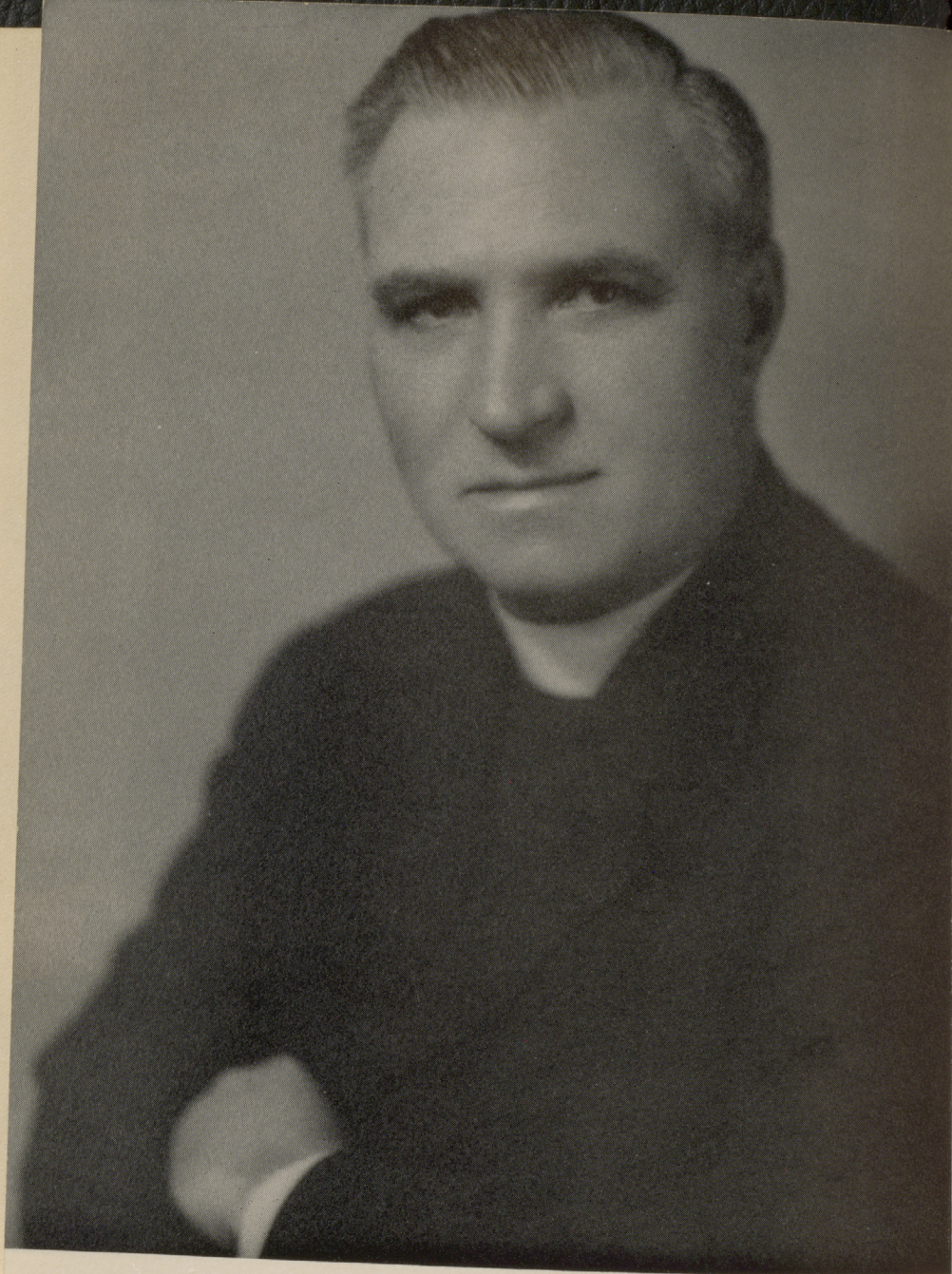
There are three shifts each day in No. 10 colliery—the day, the night and the back shifts. Only a few men work on the back shift with hours from 11 p.m. to 7 a.m. Therefore it is the day and night shifts which govern the social and domestic life of Reserve. If you are on day shift this week, then next week you will be on night shift and will eat your breakfast at the same time that you ate your dinner the previous week. Before you plan a meeting in Reserve it is wise to count on your fingers. "John Allen was on night shift last week. That means he's day shift and can come. Joe and Raymond are on the same shift, so we could get them. But Dingo and Buddy and Duncan are all on the other shift. Maybe we had better wait for an 'idle' day."

THE PAY ENVELOPE

In the past, the male population of Reserve could be reckoned in terms of the number of pay envelopes that Dominion No. 10 handed out through the wicket every Saturday afternoon. Now there are 800 men on the payroll and there are the unemployed. No. 10 is an old colliery and there are reports that it is nearly worked out. No new men have been added to the payroll for the past four or five years. Each year more boys join those who stand on the



DR. TOMPKINS



FATHER COADY

corner where Reserve road crosses the Sydney-Glace Bay highway. There is no work for them, nor is there any hope of work.

In the summer of 1937 times were fairly good and the men sometimes had as many as four shifts a week. Of course, that fell far short of the peak record of 1921 and did not compare even with the standards of five years ago. Still, on four shifts a week a man can manage to get along. Last summer, however, there were only three shifts a week and in the winter of 1938-1939 there were only two.*

Two shifts a week! That may mean thirteen dollars if you are working "on the face" of the coal and get your pay on the basis of the number of boxes you fill each day. The skilled man not "on the face" may get ten dollars, while seven dollars and forty-two cents is the best the unskilled man can expect. Then there are the deductions. Relief and union dues and church and doctor and hospital. And your check weighman. Also, supplies if you are "on the face." And back rent, if you have gotten behind with a "Company" house. Then, of course, coal and the charge for trucking it and your water rent and all the things you have bought on installment. Even if you are "on the face" your envelope may look like this:

Earnings from two shifts \$13.00

Deductions

Supplies	\$.51
Rent (back) .....	.50
Coal	1.63
Trucking .....	.50
Water	1.17
Checkweighman20
Doctor40
Union45
Relief30
Church30
Hospital30

<i>Total</i>	\$6.26	6.26
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Amount received in envelope \$6.74

That is the amount of cash, that a miner, working on the face,

*During the winter of 1939-1940 the men have had from five to six shifts a week due to the increased demand for coal.

might expect to receive in his pay envelope last winter. But what about the \$10 man? Or the man whose total earnings were \$7.42? Can a man live on \$6.74 a week? Or \$4.45? Or \$1.87? Maybe it will cover the cost of food. Or some part of it. Certainly, it will not pay for rent nor clothes nor the installments on your electric washer and radio, nor the amount due on your bedroom suite and kitchen cabinet which four years ago you bought on the installment plan for \$425.00.

But what will you do? Leave the mine and look for a job somewhere else? Farmers are lucky if their cash income averages as much as \$15 or \$20 a month. Fishermen are lucky if their entire net income amounts to \$350 to \$400 a year.

There is no chance in the steel plants nor in the towns. Look at the people on relief in the towns. Besides, what chance has a miner got there. Go to the United States—that was always the way out in the old days. But now the United States, grimly faces its own unemployed and closes its doors to those from Nova Scotia. What will you do?

More shifts a week—that would be the answer. But mines in Nova Scotia are old. Some of them are nearly worked out. The costs of production are high. It is hard to compete with American coal. We talk it over in the wash house or on the street corners. You get pretty deep in debt on \$5. a week. But then maybe next summer will be good. They say that next summer maybe a man will get as many as four shifts a week. Or even five. If next summer should be good maybe things will work out after all.

But suppose No. 10 should close down? Like No. 5 or Thorburn. What will we do then? Isn't there some thing a fellow could do? Seems as though there ought to be some way out.

Back in the good times of 1921 a man didn't have to think much about things like that. And he didn't have to worry nights. There was plenty of food and, with the pay so good, there was plenty whiskey. And a fellow could buy what he wanted. He didn't have to worry. If he saw a thing he wanted he just went in and bought it. He didn't even have to ask the price. He worked hard enough and why shouldn't he get anything he liked?

That was the way things used to be, but now it was different. Of course a lot of the fellows didn't worry now. They said if the mines close down the Government would have to take care of us,

so let the Government worry about it. You couldn't do anything with some fellows. They never read anything or seem to care. They don't even know what Father Tompkins or Father Coady are talking about. And as for a study club! Just try to get them into one. And they'd go on relief just as soon as not. But when things get really bad they'll begin to wake up. Let the mine close down and then they'll see. The way a lot of the fellows who have been in study clubs are talking some of them are beginning to wake up now.

STUDY CLUBS

It was only as times grew hard that the study club idea took root in Cape Breton.

From 1930 to 1938 Dr. Coady traveled the length and breadth of the industrial districts talking to miners and steel workers. He went to the fishing villages along the coast and talked to the fishermen. He talked to the country folk inland. Most of the time it was in the winter when mines were idle and there was no work on sea or land. He went at night over bad roads. He traveled by car and by cart and by sled. And everywhere he talked to the people. Sometimes the meetings were large and sometimes there was only a handful of people to listen to him. He would drive an incredible number of miles, talk until eleven or twelve at night, and then drive back through snow or rain or mud only to start out again the next morning. And every talk ended on the same note:

"You must have study clubs."

Other members of the staff of St. Francis Xavier University followed in his footsteps. The Extension Department was organized. Professor A. B. MacDonald and Alex S. McIntyre formed a network of credit unions throughout Nova Scotia.

"But before you can organize a credit union," they told the people, "there must be a study club."

There are now 165 credit unions in Nova Scotia and each one grew out of a study club. After the Credit unions came the Cooperative stores and, like the Credit unions, each one grew out of a study club.

But long before the Extension Department had been organized there had been Dr. Tompkins, Father Jimmy as the people call him. In 1923 he went to the fishing village of Canso. Seven years later the people of Little Dover in the parish of Canso built a lobster

factory which the fishermen themselves owned and ran. Twenty other lobster factories followed in other parts of Nova Scotia.

But before there was any thought of lobster factories there had been Father Jimmy talking to the people. Talking in meetings. Talking to small groups. Stopping to talk to fishermen as they worked with their boats or mended their nets. Talking to every man and woman who came to him.

"Read. Books are the university of the people."

"Ideas have hands and feet. Choose your ideas. They will work for you."

"You must study."

It took time—seven years in Little Dover—for his ideas to root themselves. Then little groups of men who had been listening to Father Tompkins and who had been attending Father Coady's meetings began to come together and talk things over. Sometimes it would be in a fishing-village and sometimes in a mining-town.

A study club would be formed and Professor MacDonald or A. S. McIntyre would meet with the group and tell them what to study. After months of study there would be another credit union.

After the credit union was launched some of the credit union men would join with one or two others who had caught the idea and they would start studying for a Cooperative store. Again Professor MacDonald or Mr. McIntyre would be on hand to give help. But discouragements were plenty. As they talked things over at lunch time in the pit or in the wash house most of the crowd would ridicule the idea.

"You'll never do it," they said, "it's a crazy idea. It won't work here in Nova Scotia."

But the credit unions spread and the volume of the Cooperative stores grew. Sydney opened a new branch and so did New Waterford. The store in Reserve opened in December, 1937.

"It won't succeed," said the men in the wash house. "People won't buy from a store that doesn't give credit. With three shifts a week! It can't succeed."

But it did.

TOMPKINSVILLE

Three of the men in Reserve had helped to start the credit union. One of the three was president of the Cooperative store. Another was Joe Laben. A group met at Joe's one night and they talked study club.

Why not start right out on something new. Take something everybody wanted in Reserve like housing. Why not study that?

The greater number of houses in Reserve were built fifty or sixty years ago by the Dominion Coal Company. They are two family houses for the most part and are built in rows. It is difficult to tell one house from another. If you are a comparative stranger in Reserve and want to visit a friend you must take the nearest telegraph pole and count down from it two, three or four houses as the case may be. All the houses are painted a dark green or brown. It is a utility color but it is not one to raise the spirits.

There are no cellars under these houses and after more than fifty years of wear and tear in some of the houses the sills have rotted so that the floor boards lie on the ground. It is hard to keep dirt and damp from seeping up through the cracks. As in all old houses the wind finds an easy way inside through the cracks around doors and windows. Planning fifty and sixty years ago took little account of the work that must be done by a miner's wife and the sink is often in a dark corner behind a door. The yards are small and only the braver spirits find a way to some grass or flowers.

THE HOUSING CLUB

The men started to study housing and to meet weekly. They began with a Provincial Act, which they dug up, that related to housing for low income groups.

Six months later Dr. Tompkins said one day, "We ought to

have houses here in Reserve. Good houses. There are a group of fellows studying. But they don't know much about it. Nobody here knows much about it. But we ought to have houses. Somebody ought to do something."

That is Dr. Tompkins' way. He gets people thinking and pretty soon you have a lobster factory. Or you have the first housing project in Reserve.

But there were months of study ahead. There is no royal road to the study of housing. Not for men who were to do their own work and who must count every penny of cost. Not for men who had chosen the uphill path of Cooperation and who planned to build not only homes but a new life for themselves and their children.

An outline of the course of study followed by the club is given in detail in another section. But it was not followed to the letter. The men went forward and later retraced their steps. This was due partly to the irregularity of attendance. Later clubs, with the accomplishment of Reserve as an incentive, made stringent rules. But for the first housing club it was a problem. It was all very well to hope but sometimes they wondered if they ever really would get their houses. What was the use of a lot of the stuff they were studying? After all a man couldn't be expected to attend every meeting. Why, he had to give some time to his family. His wife was getting pretty sore as it was. Cooperation was a fine thing all right but you mustn't expect too much of a man. People were only human.

A period of six months was required for organized study. The work was planned to fall under several heads: financial and legal set-up; planning; construction and design; cost control; cooperative history and philosophy.

Planning went slowly. That miners could plan their own houses was a radical idea. It remained for the second and third housing groups to buckle down in earnest and show creditable results in the field of planning. Many of the first group only woke up after plans were drawn and last minute changes were many.

It was a different matter when it came to construction. There the men were alive and on their toes. Big Allie summarized a chapter in Light Frame House Construction, which describes itself as giving "technical information for the use of apprentice and journeymen carpenters" in a manner that would have done credit

to a college graduate. Some of the men had never handled a hammer or saw before they tackled the building of their houses, but they thought naturally in technical terms. That part of the course swung ahead.

One of the first subjects to be studied had been by-laws and organization. That ownership should be vested in the group was clear enough in a credit union or store. But when it came to ten houses, that was another matter.

"Do you mean," said the scoffers in the wash house, "that a man does not own his own house? Gosh, that's a crazy idea. You can't make that work."

So the men started in to analyze what they meant by ownership. What were the main differences between individual and cooperative ownership? Which gave more security? It took more than one meeting and many arguments. But before they were through the group stood firm behind the Cooperative form of organization. As a member of one of the other housing groups said, "We will go out and argue with every man in the wash house. If we lick the crowd its all right but if we get licked we will come back for another lesson."

In the final analysis everything depended on cost. Planning, construction, buying, all had to be thought of in terms of cost. Cost must be controlled. How? By studying it in connection with every detail. There was no other way.

Financing, planning, construction and cost were all essential factors but add them together and the result was not Cooperative housing or even a Cooperative house. Something more was needed. What was the spirit that had animated the men and women throughout the world who had seen a vision of a better life and were entering into a daily struggle with selfishness and greed as they organized credit unions or served on the Board of Directors of Cooperative stores? How had they accomplished the things they did? What methods had they used? Who were they? And in what countries were they to be found?

So part of the work of every housing club was the study of the Cooperative Movement. Every member was supposed to read and study and sometimes he did it. But the best method was found to be a five or ten minutes talk on Cooperation by first one member of a club and then by another. Men who stumbled and forgot what

they had intended to say in a first speech made their points and conducted themselves with credit in their second.

"Aw, come on," a club would say, "get on your feet. You can do it." So they did it and made a creditable job of it in the bargain.

SUBSISTENCE FARMING

From the beginning the men talked in terms of land, land where they could grow things, land where the children could play. With land they could grow vegetables for winter use and have a pig. Why, there were no end to the things you could do with land. As it was, a man was always only one jump ahead. Let the mine close down and who could say where next week's dinners would come from? But with land there would be food in the cellar. Plenty of food. Suppose there were only two shifts a week. Or only one shift for that matter. With vegetables in the cellar and chickens and a pig and a cow if you got things fixed right—you could live the way a man ought to live. And your kids would have a chance. Suppose times were bad, you could get along.

The land that was to become Tompkinsville lies about a half mile from the town of Reserve. It was a twenty-two acre plot that had been purchased several years ago by St. Joseph's Parish. "It would make a good graveyard," said Dr. Tompkins. But it was to house the living and not the dead. Though somewhat deficient in humus the soil was light and well drained. The exposure was south, with a gentle upward incline from the Sydney-Glace Bay Highway. It was only ten minutes walk across the back fields to school, church or mine.

From the first moment the men's hearts warmed to it and on a fine day in October when the sun shone and the wind blew the entire Board of Directors with their wives and children climbed the fence into the field and surveyed the land that was to be theirs. The lower part of the field had at one time been under cultivation but the remaining part of the plot was given over to blueberry cradles and the business in hand was seriously hampered by the wayward members of the Board who scattered to eat blueberries. Everyone's hopes were high but it was to be many months of weekly meetings, intensive study and delays and disappointment before the men were to take title and the land was to become theirs.

It was planned to purchase ten acres and take an option on an

additional twelve. The men were to pay \$50.00 an acre. With an acre for each man there would be space for a road and a park, for houses with flowers in front and vegetables behind, and above all for a playground for children who had never had a place to play but the rutted street in front of the Company houses.

All through the winter months the men talked and planned and saved money. Money that winter was hard come by but finally there was enough to go ahead.

"We'd better get this thing settled up now," said Joe Laben and Duncan Currie, President and Secretary of the Housing Club. So they went down to Sydney to see Judge MacArthur. Father Tompkins was there.

"We want to buy land," said Joe, "ten acres of it. That's what the Club decided to do and that's what we've got the money to pay for."

"Very well," said Judge MacArthur, "if that is what you want, we will have the papers drawn up."

But here Father Tompkins stepped into the discussion.

"That gives you no more than you need for your vegetables, and your chickens and your park," he said. And he threw in an extra acre for playground.

MILESTONES

Those who follow the path of Cooperative housing follow a long trail. But there are milestones along the way. To the Housing Club, incorporation was one. The Arnold Housing Corporation, Limited was named and all eleven prospective house owners were elected to its Board of Directors. But housing looked like a very distant prospect until the night in March, 1938, when the Directors met to take title to their land. Of course Father Jimmy and Judge MacArthur were there.

"It is the first time," said Judge MacArthur, "that I ever had the pleasure of sitting in with an incorporated group where every stockholder was on the Board of Directors. But in this case I think it is an excellent idea," he added hastily.

Dr. Tompkins handed the deed to Joe Laben, President of the Club.

"Now don't move," said Dan MacNeil, "until I get this picture. This camera doesn't seem to be acting just right."

Everyone sat rigid.

"There," said Dan.

A landless, proletarian group, who had become the possessors of eleven acres of land, valued at \$500.00, sat back and drew a long breath. Every man turned to Dr. Tompkins.

"It is to be called Tompkinsville," they said.

WORK BEGINS

The purchase of land marked a long step in advance. But no less important was the securing of money with which to build. Everything depended upon the Nova Scotia Housing Commission. If that body would loan the money the men could go ahead. Application was made, forms were filled out, plans and specifications were mailed to Halifax. And then we waited.

A month passed.

"Why don't we hear something about that loan?" everyone asked. "We've got to get out and dig those foundations." "Why don't the Commission tell us whether they are going to give us that loan?"

Warm days came. Spring was here. The frost came out of the ground. The men looked grim.

"I'm going out tomorrow," said John Allen Smith, "loan or no loan, I'm going to dig my foundation."

The next morning the field that had become Tompkinsville woke to life. Tiny figures were dotted over it in little groups. And from every group spadeful of earth flew into the air. The work of building homes had begun.

It was all pick and shovel work. The men worked eight hours in the mine, walked across the fields, silently took pick and shovel and fell to.

"We are in luck," they said every time the whistle did not call them to work. It was probably the first time that anyone had blessed an "idle day" in the whole history of Reserve.

Slowly the foundations deepened. The work was hard. One of us made a suggestion.

"See here," said the men, "don't you try to tell a miner how to dig. You leave this work to us."

Still no loan.

"What's the matter with those fellows?" said everyone. "Don't

they know these foundations are pretty nearly dug and we've got to know whether we're going to get that money? It isn't right."

Still no loan and no word from the Commission. The last foundation was begun. We began to be afraid.

"You go down to Halifax," said the men. "Tell them about us. Tell them we've got our land and that each man had to pay \$50.00 for it. Tell them we've dug our foundations. And ask them straight. Why is it the Government won't give us our loan?"

But one day the Secretary of the Club stood on the top of a pile of dirt and waved a paper. The men stopped work and wiped the sweat from their hot faces.

"Well," they said, "its come. We got the loan."

FOUNDATIONS

Hot weather came just as the digging for the ten foundations was finished. The men had quit looking like miners and had begun to develop beautiful browns and tans. A Board Meeting was called on the field to discuss scheduling for pouring concrete. It would take five hours to pour one foundation—not allowing for accidents.

"We can pour two a day," said Joe Laben stubbornly.

"We can't," said two of the men.

"We can," said Joe. "We've got to. We'll get behind if we don't."

So it was scheduled. The men were to start at six. At seven the man who was to work the mixer was not yet on the field. At eight he turned up the worse for several glasses. He was also in a bad temper.

"Miners," he said, "pouring concrete. *Miners!* They'll be fagged in three hours and then watch 'em quit. I'll stick around till twelve and then we'll all go home."

The work began. Ed Kelly and Dingo shovelled cement and gravel into the mixer. Joe, Duncan, Raymond, George and Johnny ran to and fro with wheelbarrows loaded with concrete. Big Allie, Buddy and John Allen tamped the concrete into the form.

After two hours the machine broke down. The man sent out with the mixer tried desperately to make it start. Work came to a standstill. The men stood around watching screws being tightened and cranks turned. An hour went by. Everybody took a turn at cranking by hand. It was exhausting work. But the machine would not start. Finally the man sent up with the mixer quit. His hands were blistered and raw. He sat down on the grass. The men also

had blistered hands but one after another took his turn at cranking. They also studied the machinery and tried some experimenting with cranks and gadgets. It was a breathing spell. Strained faces watched Duncan Currie while he fiddled and fussed with levers and nuts.

The mechanic looked contemptuous. Suddenly there was a splutter. It grew into a cough and then a roar. The mixer was going again. The men leaped to their feet and the work began. It went on for another hour and again the machine broke down. Again it was started. The men looked at the sun. It was long past noon.

"Damn these miners," said the man who worked the mixer, "they won't even stop to eat."

The first foundation was finished. The men looked grim and started on the second. Again the machine broke down and again it was coaxed to start. Everyone began to listen anxiously for the grinding roar. Would it splutter and stop? It grew later. The sun dropped into clouds and there was a sunset glow. The machine broke down again and again.

"Hadn't we better get some boxes and try mixing the concrete by hand?" someone asked anxiously.

"We'll do no such thing," was the answer. "We'll get some lights and keep this fellow here till morning."

The twilight deepened and it grew dark. George Clark came to life and started for our nearest neighbor on the run. Someone put up a pole. It grew very dark. We started the car and focussed the headlights on the mixer. But it was hard to see. Suddenly George was in our midst with a long electric cord trailing behind him. Two men began working on the pole in the dark. Then the calm blaze of electric light lit up the field. The work went on.

At ten o'clock a group of tired men tamped the concrete from the last wheelbarrow load. The light was put out and they drifted off into the darkness. But two foundations had been poured and stood ready for the morning.

THE BUDGET HOUSE

The big problem now was the budget house. We had to have it. The project itself was a pioneering job. It was true we had our figures, still they had not been proved. We were not working on a small margin. We were working on no margin at all. If we ex-

ceeded our budget cost, where was the money to come from? Not from the Commission. Certainly not from the men. No, we had to know just where we stood before ten houses had run the risk of exceeding their budget and going into the red.

Then there was another point. In the interest of this project and possible other projects, we ought to know exactly what was the market value of the work which was to be done by the men. At present we did not know. There seemed only one way to find out and that was to build a house in the conventional way. We would let the contract for a budget house to a reliable builder, get the total costs of such a house built under contract conditions, make it similar in every way to the houses which the men planned to build and then cost account not only every joist and every sill of the budget house, but every hour of work by skilled men. If we did all this we could obtain accurate figures against which to check labor and materials in the houses built by the men. Moreover, we should have a chance to check the accuracy of our estimated cost and cut down, if need be, before it was too late. To get such a house was not easy, but at length a way was found. It was decided that the house would be used for a year by the advisory staff and then turned over to a miner who would become the eleventh member of the Club.

ORGANIZATION

With the solid accomplishment of ten foundations behind us there was good ground for satisfaction. But we did not feel it. Instead, we had a slump. It was to be the first of many. The road to the stars is rough and the Cooperative spirit does not always burn brightly.

Each man retired to his own foundation and tapped away morosely on the tearing down of his forms. For three weeks the work dragged and very little happened. Finally there was a Board Meeting. It was behind closed doors so no report can be made of it here. But the sparks flew. Some of them leaped into flame and again the Cooperative spirit burned. It was decided that what we needed was organization. The group elected one of its number as foreman. He appointed two sub-foremen.

Each foreman had one or two men working with him. That made three working groups. A record of hours was instituted. Each

man reported when he came on the job and when he left. Once a week the total number of hours worked by each man was reported to a Board Meeting and the schedule for the coming week was laid out by the foreman, Duncan Currie.

The record for the week would read as follows: "August 15 to 20. Work on No. 11 House: Duncan Currie, Foreman, Johnny LeClair, Raymond MacNabb. All framing to be completed by Saturday. No. 10 House: Angus Currie, Sub-Foreman, Joe Laben, John Allen Smith. Put up and complete studding. No. 9 House: Ed Kelly, Foreman, Allie MacMullin. Shoe and plate. Make ready for studding. No. 2 and No. 8 Houses: Buddy Ross and George Clark. Draw nails and clean up forms.

JOYCES

The time had now come when Tompkinsville was not just so many holes in the ground. You could see it now from the road. Studs and flooring began to appear. Houses were taking shape.

But how about the cost of each house? If a man used his head and economized, if he watched his orders and checked all material as it came, if no piece of studding nor rough boarding was wasted, if he did not run to extravagance in either plan or material then he was bound to come out with a margin over his estimated cost. There was no lack of ability on the lot. But exact checking and the cost accounting work that went with it means time and trouble. Some of the men went to it with a will and some did not. There was the matter of the joists. We call them joyces in this country.

It had been agreed that there was to be no borrowing or lending of materials without a written record. But we were in a hurry. Men came out on the lot after a day in the pit to see the sun going down and to find that they had forgotten to order the materials for that day's work. At the next house, right on the ground, lay an unused order that would not be needed for a couple of days. Wasn't it common sense to borrow? So they borrowed and sometimes in the rush it didn't get put down on paper.

Three friends borrowed joists from Angus Currie for Raymond McNabb. A double order of joists was delivered at Allie McMullin's. Of course he didn't need them all so a few were borrowed before they could be returned. That happened in the rush of framing when men worked until it was so dark they had to feel to hammer in the nails.

Why it was crazy to spend time in making records when every minute counted if those houses were to be framed and shingled before cold weather. So we drove ahead.

But even Cooperative houses must be paid for. A Board meeting was called to check on the first progress payment for lumber. Each man came with his scribbler where the record of his budget cost side by side with the record of his invoices showed just where his building cost stood at that time. The meeting was warm. Allie McMullin's cost was high.

"Look at that," he said, "look what I've got charged for joyces and I didn't use half as many. I'm not going to pay for them."

But who was?

"I'm only going to pay for the joyces in my house," said Angus Currie, "and I've counted every stick I put in. This bill isn't right."

The meeting grew warmer. Finally it was decided that every joist on the field should be counted. Half the men took one side of the road. Half took the other side. Counting the number of joists that have gone into a house is no joke. The men labored all Saturday afternoon. Feeling ran high. They could count the joists in a house but they were charged with joists in ten, twelve and fourteen foot lengths. When you saw a joist above your head how could you tell whether it had started as a twelve foot joist or whether it was a fourteen foot joist with two feet cut off? The meeting broke up.

"Better leave the whole question until next week," said Ed Kelly, "its time for supper."

So we left it until next Saturday and the next and the next. You could always start an argument with joyces. We decided to pay the bill and leave the matter of allocation for a more happy time. But no time when joyces came up for discussion was a happy time. Finally we arrived at exhaustion.

"Divide them equally," the men decided. "It isn't right and it isn't fair. But what else can we do?" So it was done.

PROGRESS

With the long summer days work could begin early and continue until dark. Men on night shift would get home at one or two in the morning, snatch some sleep and be on the lot at eight. At least that was the idea.

"Why don't those fellows get on the job?" one of the men

would say. "Nearly ten o'clock and here we have been working two hours trying to get the rafters on and they haven't turned up yet. How do they think these houses are going to get done?"

Nevertheless, the houses did grow. Second story studs rose in the air. Four houses had rafters on. Rough boarding began.

"Here, Captain," said Dingo to his twelve-year-old son, "fetch over those boards. This house is just as much yours as it is mine."

Father and son worked together, each hammering at his end of a board. The next day Dingo was on day shift and the Captain and a smaller boy carried on. They would tug a twelve or fourteen foot board into place and drive home the nails like professionals.

Soon boarding was almost finished. Shingling began. Friends would drift over to the lot, watch for a time and then take a hammer and go to work. The field hummed with the sound of hammer and saw. Malcolm Currie and other men with years of experience in carpenter work lent a hand. They were honest to goodness houses now with sides and roof—not just a few sticks in the air. The work drove ahead. No hour could be wasted. In the gathering dusk the sound of hammers still went on.

THE APPROACH OF WINTER

August passed and September. With October came a chill in the air. Shingling was appallingly slow.

"Five fellows in the wash-house told me they'd come over today," said Johnny LeClair sadly, "but I don't see one of them around."

"Yes," put in another, "they were all right at first, but nowadays nobody shows up to lend us a hand."

November came. Chimneys must be completed. Drains must be dug. Septic tanks must be put in. Shingling went on and on. The Commission's architect came up to check on the work.

"Why don't you fellows get some paint on your trim?" he said.

"Don't you know you oughtn't to leave your houses like that?"

Nobody said anything. It doesn't pay to sass a Commission's architect. But how can you paint your trim with winter at your heels and the windows not yet in your house? The days grew cold and short. There was no light for work at six. Then it was dark at five-thirty. Then it was dark at five.

"I can't put in your electricity," said George Clarke, "until you



THE FIELD THAT WAS TO BE TOMPKINSVILLE



BREAKING GROUND



THE MIXER



THERE WERE NOW HONEST-TO-GOODNESS HOUSES



*Business transaction for "Tomkinsville"
land - at Miss. Land Co., Reserve C.B.
- March 1938 -*

EVERYBODY SAT RIGID

have your houses shingled and tight. You would get a short circuit."

We had two sharp frosts.

"You must get your water in, boys," said our plumber, "the ground is going to freeze."

But some of the windows were not yet in. Every day we waited for the cold to strike.

"I got over as soon as I could," mourned Ray MacNabb, "but it was so dark I only got two rows of shingles on. That means I can't finish before Saturday."

Still the cold held off. It was the first of December. At last the shingling was finished. Doors and windows were rushed in. Then stoves were put up so that the men could work in some degree of comfort.

Everyone dug feverishly. Those water pipes must be laid.

The last pipe to be installed was in the Kelly house. The day was hard and threatening. There was snow in the air. Ted finished digging only to find there was not enough pipe. It was after four and the plumber said he was going home.

"Wait," pleaded everyone, "wait!"

We searched every house for $\frac{3}{8}$ -inch copper tubing. Not a single foot. Only one house was left. That was Buddy's house and Buddy was away and everything was locked up. We broke in. In the cellar, neatly coiled, lay ten feet of $\frac{3}{8}$ -inch copper tubing.

"Will it do?" we asked Ernie MacDonald, the plumber, "is it enough?"

"It will do," he said.

We hung over him while slowly the couplings were made.

"Now fill in," he said.

Ted threw in the dirt and tamped it down. In the dusk we gathered up tools and locked up the last house, shingled and tight, ready with running water for its owner. The next day the cold struck. No spade could go into ground that was now as hard as rock.

"But let her come," said the men. "There's nothing but inside work now."

STERLING AND DOMINION

By now other Cooperative groups were hard at work studying, with visions before them of homes like those in Tompkinsville. The group at Sterling had twelve members. The group at Dominion had

fourteen. An Associated Housing Club organization was formed. It is true that it did not function very well because the president, who was a member of the Reserve group, had no time for anything but work on week days and keeping his records straight on Sundays. But occasionally the groups came together.

They did more than that. Several times when the schedule at Reserve was unendurably tight, a couple of cars would drive on to the lot and out would pile Duncan McEachern and eight or ten stalwart men from the Sterling Club equipped with hammer and saws. And they worked. After they had gone Reserve would take a long breath. "That helped," they would say, "I guess we can make it now, Boys."

The new clubs had another contribution to make.

"We're going through with this," they said, and put teeth into their by-laws. Woe betide the man who was absent from meeting without a valid excuse.

"Any fellow who can't make meetings had better step out," the Club would say grimly, "There's plenty fellows to fill his place."

With this spirit, meetings were snappy. Study club work went through on schedule. The Cooperative housing idea was getting under way. The argument for Cooperative ownership in another chapter was written by a member of the Dominion group. One of the plans in the appendix was made by William Wilson, a member of the Sterling Club.

MOVING IN

As soon as the houses were framed and tight the men planned to move in. They had been talking about it all summer.

"I'm going to move in just as soon as I can," said Mary Laben, "all you've got to have is a stove and a bed and a table."

"Look at the rent we'll save," said Dingo. "And those houses are better than the ones we're living in now—even if the gyproc isn't on. Sure we'll move in just as soon as the doors and windows are on."

So they did. It was December and winter had come. The Labens moved in while a cold rain splashed down on beds and chairs and mattresses which lumbered slowly up to the door in an open cart. There was a driving storm the day the MacMullins' cartload of furniture bumped and jolted its way across the lot. The MacNabbs celebrated moving day with a blizzard. But every one was gay.

"What difference does it make," they said. "We'll be in our houses and the work will go fast when we don't have to spend all that time walking back and forth. And with electricity we can see to work in the evening."

The night before Christmas there was a moon. It lighted up the snow so that you could see what was to be the main street of Tompkinsville all the way from Angus Currie's to the Sydney-Glace Bay Highway. And on both sides of the road in the moonlight there were little lighted houses. Nine families living in Tompkinsville were ready to celebrate their first Christmas tree.

And so they lived happy ever after? They did not. It was true the houses were tight and warm.

"Much warmer than the houses in Reserve," agreed everyone. But now there was a dying fall in their voices. Everywhere was confusion. You jumped over twelve foot lengths of trim and bases when you set the table for dinner. All day long on "idle days" there was the sound of hammering.

"If those men don't get out of here, I'll go crazy," said the women. "Look at the dirt they track in. You can't keep anything clean."

"I'm so damned tired of gyproc, I hope I never see another piece from now until I die," said the man who had been assigned to do all the gyprocing. "You can't get anything done with kids walking all over everything."

The work began to slow up. Week after week the same piles of lumber lay between stove and table. Lime dust from the gyproc filled the air and settled on furniture that stood shoved into corners. There were gaps in walls and ceiling. Going up stairs with most of the steps absent was a perilous journey. There was no end to the dirt and confusion.

"Take a brace," we begged, "we've got to finish these houses sometime. What will the Commission say?"

But nobody wanted to take a brace.

However, slowly, almost imperceptibly, the work did go on. We began to talk of rent as we called our maintenance charges. Rent the first of March.

"Better get a move on, boys. Got to pay our rent the first of March."

The work went forward in little spurts. Mr. Priest, the Commis-

sion's architect, was coming down the first of March when the houses were scheduled to be finished. Suddenly the spurts grew into a drive. Died down. Flared up again. Buddy's house was finished. John Allen's was finished. Joe's was finished.

"Hey! give me a hand here," everyone was saying. "Don't you know I've got to get this floor on before the first of March."

If we could get the inside carpenter work finished by the first, technically we could live up to our contract. Inside painting and outside painting, what remained of the outside carpenter work, grading and planting, could wait for good weather—so said the Commission. And we blessed them.

Two days—one day—before the first the hammering went on until late at night. Lights burned brightly at two in the morning. The men worked in the pit and worked in their houses. There was nothing but work. Lines began to appear in their faces.

"How many more days have we got?" was all anybody said.

"When's that man coming?"

But the first of March, 1939, hammers and saws were shoved out of sight. There was a telephone call from Halifax.

"When will the houses be completed?" said the voice of Dr. Prince, Chairman of the Nova Scotia Housing Commission.

"We want to arrange to send the architect down to Reserve."

"He can come anytime you say," was the answer, "it doesn't make any difference to us. The houses are finished."

BALANCING THE BUDGET

And was that the end of the story? Not quite. How did miners, trained to the use of pick and shovel, come out in the final accounting? Did they run over their budget? And by how much?

Far from it. They built their houses, finished them, put in gorgeous kitchen units, made by hand, painted them and showed a margin. Joe Laben and Buddy Ross put in furnaces which had not been included in the original estimate. Duncan Currie and George Clark went on a spending bee for wall paper instead of moresco, and linoleum for the kitchen. Allie MacMullin and Angus Currie sat at ease in their living rooms, while Walter MacIntyre, who does the painting for us in Reserve, hung paper and matched ivory paint for the trim. As for John Allen Smith, who had come

out with one of the biggest margins, he looked doubtfully at his scribbler and said:

"I've got me paper and I've got me paint. And I've got me chicken coop. And I've still got me \$63.00."

Yes, miners can build houses and keep books in the bargain. Come to Reserve and see for yourself. The houses stand ready for inspection. Very plain on the outside, but with space and charm and color within. And the record books or scribbles also stand ready for inspection. As Buddy Ross said when he handed over a ten months' record:

"There's my bills and there's my book. The invoices are put in the book, just as you said. I wrote down all my nails and lumber and floors and gyproc. And then I added them all up. Then I added up all my bills. And they both came out the same. So I guess everything is all right."

THE DREAM

And were ten houses all that the men built in Tompkinsville? Eight hundred men on the payroll in Reserve and only ten houses! That is not much to brag on, if that is all. But is it all?

It is not what men have done that constitutes the story of Tompkinsville but what men can do, men who have all the faults and virtues of our common lot. We like to think of ourselves as a free, courageous, self-reliant people. And mining in Cape Breton makes for courage. Sit over the fire of an evening with some of the men and listen to the stories they tell. Living dangerously and cool courage to face what the day may bring forth is no figure of speech in Cape Breton.

Mining also makes for skill and technical ability. It was by no chance that the men of Tompkinsville took strange tools in their hands and built sound, well constructed houses. For years they had followed a dangerous trade where men thought in terms of construction and where a man's life might hang on his ability to think quick and think right when supports crumbled and the ceiling above his head swayed and fell.

But there we stop. A man who works in a mine is not a whole man. One side of him develops. But one part of him has no chance. It is still there but in another generation or two we may look for it in vain.

Would you have strong, free, self-reliant people? Then put tools in their hands and let them build. Credit unions, cooperative stores, cooperative houses, these are the tools with which they may fashion their lives. The Cooperative idea is as old as man and still a dream of what men can do.

It is not supermen we need but ordinary men and women to travel the Cooperative road. Let them provide credit for themselves, grow food, organize stores and build houses and they will provide for themselves the materials for a fuller and richer life. And they will do more. They will build themselves and in so doing will build a newer world on the foundations of the old.

FINANCING THE HOUSES

Tompkinsville is a going concern. But what do we mean by a going concern in terms of cooperative housing? In brief, it is something like this.

The Arnold Cooperative Housing Corporation, Limited, with eleven shareholders, all on the Board of Directors, had taken title to land and buildings. Each member of the corporation would lease his house and one acre of land, more or less, from the corporation. The lease would run for twenty-five years or fifty years, according to the decision of the Board of Directors. At the end of that time it would be renewed. Each member would have one vote. If he desired to sell he would sell back to the cooperative and the cooperative would dispose of his holding.

The ACHC, which is a convenient way of designating the cooperative organization, borrowed the money with which the houses were built from the Provincial Government through the Nova Scotia Housing Commission and gave the Commission a mortgage on its land and buildings. The loan was at $3\frac{1}{2}\%$ and the amortization period was twenty-five years. For purposes of the loan, the assumed cost of each one of the houses (land and buildings) was \$2000.00. The Government supplied 75% of this or \$1500. It was understood that the men would be responsible for 25% or \$500 per man. \$100 might be in cash and the remaining \$400 would be in the form of work done by the men on the houses.

We have used this set-up in the statements which have been made in regard to the financing of the houses. But the actual fact was a little different. The budget house which was to provide a yard-stick for the project did not cost \$2000. It cost \$2500. Materials and general layout were similar to those in the other ten houses, and it was also built under conditions of the strictest economy. The materials in the budget home cost no more than the materials in the homes of the men. The difference lay in the labor cost which amounted to much more than \$400. Taking the cost of the budget

house as a fair basis by which to value the labor the men put into building their houses, the Government loan was not 75% of the real cost of land and building. It was 60%. As 60% might be considered a safe loan by a Savings Bank, the Government's investment in Tompkinsville was a good one.

"But," asks every man in Reserve who wants to join a housing club, "what will we pay every month? We pay \$10 a month now and that comes hard on two shifts a week. A fine house is all very well but I don't want to get into anything I can't pay for."

The "rent" we pay monthly in Tompkinsville will cover four things: interest, amortization, taxes and insurance. It is, of course, not a rent in any sense but the maintenance cost of the owner of property. It amounts to \$9.65 a month. In addition, each month every man pays \$2.50 which goes into a reserve fund. That makes the total he must pay out of his wages, \$12.15.

This reserve fund is an insurance against slowness or failure in paying rent, due to illness or accident. It is a protection against property damage. It means safety for the individual, and for the Government it is no bad thing. It is not a poor proposition for any bonding company to loan 60% of the value of the property, and to have one-quarter of the amount paid as "rent" placed in a reserve fund. Cooperation may go slowly but it goes safely.

This is the story in brief of the way in which one group went about cooperative housing. Every club must work out their own problems but this may point the way and make things easier for other groups. So a detailed description is given in the following section, of just what we did and how we did it.

FACTS AND FIGURES

STUDY CLUB PROGRAM

DETAIL OF COSTS AND CONTROL

In the mountains of California the Karok Indians made a song that everyone sang of an evening to the beating of drums as they sat around the fire.

"Where is my little money," sang the Indians, "I do not know where he goes. I got my little money but now he gone. I do not know what become of him."

That song should have been written by the miners in Nova Scotia instead of by the Indians in California.

"Where is my little money?" says everyone as Friday comes around, "I do not know what has become of it."

That is a bad situation when the money in question is a weekly pay envelope but when we are planning to build a house and borrow the money with which to pay for it, it is a very serious matter indeed. So we started in to study.

BUILDING A HOUSE

- (1) Where would the money come from?
- (2) What would it cost to build?
- (3) How could we control cost so someone would not be out of pocket?
- (4) How would we know that we could afford to live in such a house after we built it?

(1) WHERE THE MONEY CAME FROM

The Loaning Agency

Cooperative housing projects differ from cooperative stores and credit unions in one very important respect. A cooperative housing

project requires a larger investment than can be contributed by the members. Therefore they must borrow a large proportion of the money they need to build their houses. The difficulty of obtaining such a loan is often a very serious obstacle to a housing group.

In Nova Scotia loans to low income groups may be made by the Provincial Government through the Nova Scotia Housing Commission. Under the terms of the Nova Scotia Housing Act, 1932, 75% of the cost of land and building may be borrowed at 3½%. In the case of the Arnold Cooperative Housing Corporation the amortization or repayment period was twenty-five years. A copy of the Act is given in the Appendix. It should be studied carefully.

The Housing Club—What It Must Pay

Seventy-five per cent of the money needed to build the houses at Tompkinsville was loaned by the Government. Twenty-five per cent had to be raised by the members of the Housing Club. This would have amounted to \$500 for each member of the Club and was more than the average miner could afford to pay. After much anxious consideration the case of the Housing Club was presented to the Nova Scotia Housing Commission somewhat as follows:

The Government's contribution is to be 75% of the building cost or \$1500 per house. The men of the Housing Club are to contribute 25% of the building cost or \$500 per house. Let us suppose that \$1500 were to cover the cost of materials and \$500 the cost of labor. The \$500 paid by each man would then be paid out to the carpenter who did the work on his house. But each man plans to be his own carpenter and do the work himself. Will the Government recognize the work that each man does as the equivalent of the \$500 or 25% that he is required to contribute?

This argument received favorable consideration by the Commission. They decided to recognize the work done by the men as the equivalent of \$400 for each man and only \$100 was required to be paid in cash.

The Financial Set-Up

Before any arrangement for a loan could be made it was necessary to know how much the men needed to borrow. Therefore

the first question became, "What will the houses cost?" Under the heading "What Would It Cost To Build" you will see how this was worked out. After weeks of figuring it was estimated that the materials would cost about \$1450 and that the expert labor of mason, plumber and electrician and a supervising carpenter would cost \$100 more. One acre of land per house cost \$50. We were now ready for our statement.

STATEMENT
ARNOLD COOPERATIVE HOUSING CORPORATION
APRIL 1, 1939

	Each House	Ten Houses
ESTIMATED COST		
LAND & BUILDING	<u>\$2,000.00</u>	<u>\$20,000.00</u>
WHERE WE GOT THE MONEY		
Provincial Government (Nova Scotia Housing Commission)		
75%	\$1,500.00	\$15,000.00
ACHC	<u>500.00</u>	<u>5,000.00</u>
	\$2,000.00	\$20,000.00
HOW WE SPENT THE MONEY		
Materials (brick, lumber, nails, etc.)	\$1,450.00	\$14,500.00
Expert labor (paid in cash)	100.00	1,000.00
Land	<u>50.00</u>	<u>500.00</u>
	\$1,600.00	\$16,000.00
Labor (work done by members of the Housing Club)	<u>400.00</u>	<u>4,000.00</u>
	\$2,000.00	\$20,000.00

(2) WHAT IT WOULD COST TO BUILD—THE BUDGET

Material Cost

First we had to find out what it would cost to build the kind of house we wanted. We started in to collect information.

For instance, what material do you need to build a chimney? Not bricks only. You also need cement and sand and lime. "You have forgotten the sheet lead," one man told us. "You will need a

cleanout door," said another. "Don't forget three thimbles," said a third. So we put them all down. When we had a complete list of everything a man would need to build a chimney, we did the same thing with foundations, with framing, stairs, gyproc, etc. A complete list of materials, classified under different heads, is given in the Appendix.

When we thought we had a pretty complete list we gave it to the lumber dealers who wanted to bid on the materials for the houses. We also gave parts of the list to supply houses who only dealt in one class of articles, like hardware. We also got in touch with saw mills in the country who could supply rough lumber.

A dealer would estimate on the amount of lumber (or brick) that he thought we would need, give his price per thousand, and then give the cost of the amount of lumber at that price.

Another dealer would send in his bid.

We made a form and entered the different estimates. A copy of this form will be found in the Appendix.

When every item had been listed under its appropriate head and when all the tenders or bids from the different dealers had been sent in and entered in the form, we began to study estimates and compare prices.

It was not only a question of price; it was also a question of quality. Price must be considered in terms of quality.

There were also other considerations.

Could a dealer be depended on to make deliveries when we needed them?

Had he a good bookkeeping system, so that invoices would come in promptly and there would be few errors?

Above all had the dealer a reputation for honesty and fair dealing? He was an expert and we were beginners. We were in large measure dependent upon his honesty. If he wanted to slip something over he could probably do so no matter how tight a contract was drawn up. Better deal with an honest man. Moreover, as Co-operators, we stand for honest dealings. It would be a strange thing for us to support the less honest dealer and pass by the honest one.

The last consideration was a practical one. It was wise to over estimate rather than under estimate. If our estimates were a little large, we would come out with a margin and that might mean a porch or a chicken coop that we had not been sure we could afford.

But if we under estimated and found ourselves with not enough material to finish our houses, where was the money to come from?

So the men analyzed every bid with quantity in mind as well as quality. "This man has only estimated 1200 sq. feet of boards for our floors," they would say, "and this other fellow says it will take 1500 sq. feet. Better play safe, boys."

When the full number of items required under each head had been filled in and when all the estimates had been submitted and analyzed, we were ready to place our contracts. When this had been done and everything had been added up so that we had a grand total we had arrived at the budget cost of our houses.

Look in the Appendix and you will find a form showing budget cost and the amount of materials used in building the houses in Tompkinsville. This is only given as a guide. Prices are not given as they would vary with every year and in every locality.

Had we completed our job? Far from it. We had only begun. But we knew this much. The budget cost of the houses we wanted to build would amount to \$1450 for each house. That was one of the figures we needed for our financial set up.

Labor Cost

The next figure we had to arrive at was the cost of expert labor. This figure would vary in every locality. It was a difficult question. Tompkinsville boasted an electrician as a member of the group. But no mason or carpenter. Sterling had two carpenters. How much supervisory time of an expert carpenter would Reserve require? How much for Sterling? Every group has to decide this for itself. In Tompkinsville we debated long and finally decided to allow \$100 per house. It proved sufficient for all essentials.

Materials	\$1450
Expert labor	100
Land	50
	<hr/>
	\$1600

That was the figure we needed. If our estimated figures were correct we could borrow \$1500 from the Provincial Government, add the \$100 we had saved and build our houses. But were our figures correct? That was to be proved.

(3) CONTROL OF COST

Check on Materials

It is the 3rd of June, 1938. Dotted over the field are eleven foundations. They are almost completed. Three and a half weary feet have been dug by hand and in almost all of the foundations the last foot or two has been shelving rock. The men take a long breath and rest on pick and shovel. They have stopped to watch the first load of lumber roar down the Sydney Glace Bay Highway, turn in where a piece of fence had been torn down and draw up before No. 11, Buddy Ross's house, there to dump its load. The second step in control of cost lies before us.

The driver hands Angus Currie a delivery slip. Angus has been appointed Chairman of a Committee to check lumber. Angus checks each piece of lumber against his delivery slip to see that the total has been delivered and that the lumber is up to standard. If everything is correct he marks the slip with his "o.k." and signs his initials. When Buddy, who has been working on day shift, comes on the field, Angus gives him the delivery slip. "I hope I don't lose it," says Buddy as he puts it in his pocket.

A few days later a half dozen invoices arrive by mail. Some of them are for No. 2 house and some for No. 3 but one of them is for Buddy and shows not only his lumber but some of the other things he has received. Buddy takes this invoice and compares it with his delivery slip. If it agrees and all the items are correct he is ready for the 3rd step.

Records—The Scribbler

Scribblers or exercise books cost five cents in Nova Scotia. But it was a record of \$1600 that was entered in each one of the scribblers in Tompkinsville.

On the first page of each man's scribbler was the summarized budget statement of the estimated cost of his house. See Exhibit D in the Appendix. The houses all differed in cost because they all differed in design. Every item in this summarized budget statement, such as foundations, chimney, framing, etc., was given a double page in the scribbler.

On the LEFT HAND PAGE was the budget statement that had

been made up after the estimated costs of the different dealers had been compared and the budget cost decided on.

The RIGHT HAND PAGE so far had nothing on it. Buddy Ross looks at his invoice. The first item on it is—1500 ft. 2 by 4—\$24.00. That is rough lumber and is therefore listed under Framing. Buddy turns the pages of his scribbler until he comes to Framing. He then runs down the listed items on the LEFT HAND BUDGET SIDE until he finds the item 2 by 4.

Then on the RIGHT HAND SIDE, exactly opposite the item 2 by 4 on the budget side, he enters 1500 ft. 2 by 4 and the price. He also marks each invoice with a serial number and enters the number in red beside the entry. He then carefully files the invoice so that he can refer to it if necessary.

The next item on the invoice is one keg of 2½ inch common nails. Buddy finds the page for nails in his scribbler and again enters the invoice item on the RIGHT HAND PAGE opposite the budget item on the LEFT HAND PAGE.

The next item is 75 pieces of form wire. He finds that under Foundations and enters it. He goes on until all the items on that particular invoice have been entered.

Exhibit F in the Appendix shows how a page looks after all the items have been entered.

Every few days more invoices come in and all the items in each invoice must be correctly entered just as has been described. The blank RIGHT HAND PAGES slowly begin to fill up. After a month all the items under foundations have been entered. Buddy compares them with the items on the LEFT HAND BUDGET PAGE.

Has he exceeded his budget cost? That is the important question. If he has he is in trouble. On the contrary he finds he is several dollars to the good. That is fine. If he can keep that up he will have a margin.

Now he takes the total of the invoice items under Foundations and enters them on the first page beside the budget item for Foundations. He compares them. When all the items under chimney have been entered he totals that and enters the total beside the budget item for chimney on the first page. At each step he knows just where he stands. So far so good. This illusive and difficult thing called cost is firmly under his control.

(4) HOW THE MEN KNEW THEY COULD AFFORD TO LIVE IN THEIR HOUSES

At Tompkinsville they started with their pay envelopes. What did they make each week?

No, that was not the figure that should determine their spendings. What did they make a year? That was the important figure.

What proportion of their yearly income could they afford to spend for rent?

Every man had to answer that for himself. The proportion spent for rent varies with every group and in every locality but one thing is certain. It must bear a relation to the amount of income.

Here in Reserve the yearly income was relatively low. Food cost was high. The men in the Housing Club had averaged between \$800 and \$1000 for wages for 1937. Out of that they had been paying \$10 a month in rent for "Company" houses. They felt they could not afford to pay more. So \$10 a month was the amount we figured on.

When You Own Your Own House— The Cost of Maintenance

When a man owns his house he does not pay rent but there are expenses each month that must be paid. They are:

Interest on the money borrowed

The repayment of that money over a period of years or,
as we say, amortization

Taxes

Insurance

Interest and Amortization

We had already done some figuring on building costs. We believed that it would be possible to build the character of house that the men wanted if we could obtain a loan of \$1500.

But could we figure our interest and amortization low enough to make the total maintenance cost amount to no more than \$10 a month? If we could not then the men would have to build less expensive houses. We started in to figure. The result was discouraging.

	Monthly Cost
Interest, $3\frac{1}{2}\%$ of \$1500	\$4.38
Amortization, 20 years	6.25
	<hr/>
	\$10.63



A STUDY CLUB



A BOARD MEETING



DUNCAN CURRIE AND MISS ARNOLD IN CONSULTATION

Already the amount to be paid monthly amounted to more than \$10 and we had not included the cost of taxes and insurance.

We tried again. What about a longer amortization period? If we could persuade the Government to give us 25 years in which to repay the loan, that might give us the figure we wanted. We tried it with this result.

	Monthly Cost
Interest, $3\frac{1}{2}\%$ of \$1500	\$4.38
Amortization, 25 years	5.00
	<hr/>
	\$9.38

Better but not good enough.

Here was another idea. It might be that the Government would be willing to average the cost over the 25-year period. We had been assuming that the men would pay so much the first year, a little less the second, still less the third, and so on. If the amount to be paid was averaged over the entire period, the men would pay the same amount each month for every month in the twenty-five years. Here in Reserve Mines that would be easier than a large amount at first and a smaller amount later on. We figured it out allowing the Government some compound interest.

Interest at $3\frac{1}{2}\%$ and amortization for twenty-five years, averaged over that period, amounted to \$7.47 each month. That was the figure we wanted.

Taxes

Now what about taxes? We were in the country, well outside the town. Houses in our vicinity were assessed at \$400 with a rate of 6%. But the problem seemed to us a larger one than the amount of taxes paid by ten miners in Tompkinsville.

Did not the whole basis of real estate taxes for low income groups need reconsideration? As a cooperative organization we believed that we should bear our fair share of the expenses of our community. But what was our fair share? Take income taxes. There is a differential in the taxes paid by the man with a \$2000 income and the man with a \$20,000 income. Why should there not be a differential in real estate taxes between the \$2000 house and the \$20,000 house?

A Committee from Tompkinsville met with the County au-

thorities. Among these County authorities were some men of broad social vision. The Committee was listened to and although no fundamental change in the basis of taxation could be considered at that time, concessions were made. Instead of an assessment of \$400, Tompkinsville would receive special consideration for the first five years. This would amount to an assessment of a little over \$300 spread over the entire period and would average \$1.53 a month.

Insurance

Insurance was figured on \$1800 at \$1.30 per hundred for a three-year period. That amounted to 65 cents a month.

We were now ready for our maintenance figures.

Maintenance Costs, Tompkinsville

	Monthly	Yearly
Interest at $3\frac{1}{2}\%$ and amortization for 25 years averaged over the 25-year period	\$7.47	\$89.64
Taxes	1.53	18.36
Insurance .....	.65	7.80
	<hr/> \$9.65	<hr/> \$115.80

That would be the total maintenance cost of a house in Tompkinsville on the basis of a \$1500 loan. But there was something else to be considered.

Reserve Fund

A reserve fund it not an expense item. Instead it is that very precious thing, security. If there is no need for its expenditure, it may be rebated back to the individual. But if a man is sick, his payments can go on just the same. Or if a breeze of wind comes up—and we have them in Cape Breton—and a shingle or two blows over into New Brunswick, there is the reserve fund to make good the damage. Better hold it for several years intact until we know where we are. A bit of security is what every miner has been looking for. There is still another way in which it might be used. If the men were to forget about it for ten years, at the end of that time it would have grown into a considerable sum of money and the loan could be paid off in much less than twenty-five years.

It was with these things in mind that the men of Tompkinsville made their reserve fund payments \$2.50 a month.

OUTLINE FOR STUDY CLUBS

Once there was an artist who painted very beautiful pictures. Everyone admired them. "How do you suppose he does it?" people would say. "I wonder how he does it?" Finally someone got up courage and said timidly, "We like your pictures very much. Will you tell us how you mix your colors?" "With brains, Sir," replied the artist.

Artists are not the only people who need brains when they want to do something. If any one should ask us how we built houses in Nova Scotia we would answer, "With brains, Sir." And that brains need exercise. And that to exercise your brains you must study.

The following outline on Cooperative housing is designed for the use of study clubs. It will not answer all your questions. Nor tell you all the things you ought to know about cooperative housing. It is another part of the story of three study clubs in Nova Scotia. And will tell you what they studied. And how they did it.

How WE DID IT

Before we organize any Cooperative activity in Nova Scotia we form a study club.

But what is a study club?

"If you would realize your possibilities in life," said Father Coady, as he talked to farmers and fishermen and miners throughout the length and breadth of Nova Scotia, "do the evident, feasible thing that lies before you. And study."

"Meet together in groups of five or six or eight or ten and study," Dr. Coady said. "But do not merely study. *Study for something.*"

"Study for a credit union."

"Study for a Cooperative store."

"Or study how to build houses."

That is a study club in Nova Scotia. It is not a discussion circle, meeting to discuss general topics. It is a group with a purpose that organizes and studies as a means of accomplishing that purpose.

STUDY PROGRAM

When a group in Cape Breton decides to organize a Cooperative Housing Club, it holds a meeting, elects officers and adopts a program of study.

The following outline gives a suggested course of study for housing clubs. It need not be followed in the order given. In fact in some instances it will be found better not to do so. One of the first questions to be discussed by a club is Cooperative and Individual Ownership, as unless members are convinced that they want to organize Cooperatively they should not continue in the club. On the other hand, leases and wills should be one of the last questions under discussion when buildings have been completed and before shares are issued.

A CONDENSED STUDY PROGRAM

(I) How to organize a housing study club:

- Members
- Dues and Savings
- Meetings
- By-Laws

For a discussion of these points see Topics for Discussion I

(II) Study of Cost

Where the Money Comes From:

- The Loaning Agency
- The Housing Club
- Financial Set Up

What It Would Cost To Build:

- Material Cost
- Labor Cost

- Control of Cost
- Check on Materials
- Records

How they Know they Can Afford to Live in the Houses:

The Cost of Maintenance

Interest and Amortization

Taxes

Insurance

Reserve Fund

These points are discussed under the heading, Facts and Figures.

(III) The Legal Set Up

Cooperative vs. Individual Ownership

Incorporation

Leases

Wills

For a discussion of Cooperative vs. Individual Ownership see Topics for Discussion II.

A copy of the Memorandum of Association of the ACHC and their Articles of Association are both given in the Appendix.

For leases see copy given in the Appendix and Model Lease for Cooperative Housing Association, in Organization and Management of Cooperative Housing Associations, U.S. Dept. of Labor, Bulletin No. 608.

For Wills, see Model Will given in the Appendix.

(IV) Planning

Equipment

How to Use Equipment

Analysis of Plan

Making the First Plan

Comparison of Plans

Utilization and Arrangement of Space

First and Final Plans

Planning in a Study Club

Miniature Houses

Size and Simplicity of Design

See Topics for Discussion III.

(V) Construction

Essentials

Books and Study Material

Sound Construction

- Standard Materials
- Mechanical Equipment
- Waste
- See Topics for Discussion IV.
- (VI) Design and Color
 - Use
 - Simplicity
 - Proportion
 - Character or Type of House
 - Color
 - The Outside of a House
 - The Inside of a House
- See Topics for Discussion V.
- (VII) Cooperative History and Philosophy
 - A Drive Through Reserve
 - History
 - England in the "hungry forties"
 - The Industrial Revolution
 - Story of the Rochdale Weavers
 - Philosophy
 - The Rochdale Principles
 - Present Day Problems
 - Cooperation or Individualism
 - Democracy or Dictatorship
 - Ownership by the People
 - Suggested Reading
 - A Study Club Assignment
 - Written by a member of the Dominion
 - Housing Club.

TOPICS FOR DISCUSSION

I. HOW TO ORGANIZE A HOUSING STUDY CLUB

MEMBERS

Number

There is no rigid rule as to the number of members in a housing club. However, it will probably be found wise to have not less than ten nor more than fifteen.

Qualifications

Several meetings should consider qualifications for membership.

What character of man do you want in your club?

What qualifications should he possess?

How should a housing club deal with the following problems

- Non-attendance at meetings

- Unwillingness to serve on committees

- Failure to do allotted share of work

- Uncooperative attitude

- Lack of interest in the Cooperative Movement

- Dishonesty

- Gambling

- Drinking

What should be the attitude of the club on any of these problems

- When a man has applied for membership but before he has been admitted

- After he has become a member but before construction begins.

- After he has put work and money into his house but before he has moved in.

- After he has moved in.

DUES AND SAVINGS

Dues

Dues are generally paid monthly. They are designed to cover small current expenses. The range may be anything from ten cents to a dollar a member per month.

Savings

Savings are of first importance. They should be made as large a proportion of the weekly pay envelope as possible. Do not start to build until the entire contribution of each member has been saved.

MEETINGS

Number

The success of a housing project may depend to a considerable extent on the thoroughness of the preparation. Meetings should be held weekly. In addition extra time should be given to committee work. During the planning period one or two evenings a week should be given by small groups of members who meet regularly to work on plans. A year is not too long to spend in preparation for the building of your house.

Conduct

Regular meetings should be formal. The order of business should include

- a. Meeting called to order
- b. Roll call
- c. Minutes
- d. Dues
- e. Correspondence
- f. Report of committees
- g. Unfinished business
- h. New business
- i. Discussion of topic of evening (see study program)
- j. Five or ten minutes talk by one of the members on some Cooperative subject

BY-LAWS

A copy of the by-laws of the ACHC is given in the Appendix. It should be carefully studied before the by-laws of your club are drawn up.

II. COOPERATIVE OWNERSHIP

One of the most important subjects to be discussed by a cooperative housing club is the question of cooperative ownership. Several meetings should be given to this question. In our Cape Breton clubs every point was thoroughly discussed at the meetings and then the members marshalled their arguments and went out to do battle with their less cooperatively-minded friends and neighbors.

Read carefully the Cooperative by-laws given in the Appendix and then take up the points in the outline.

OWNING MY HOME

A. How to Go ABOUT It

Private Ownership

A man saves or borrows money

Purchases land

Builds a house

Takes title to land and building, or, as we say, "owns" it, subject, if the money is borrowed, to a loan or mortgage

Cooperative Ownership

A group of men form a Cooperative organization and incorporate

They borrow money as an incorporated group

Purchase land

Build houses

And, as members of a group not as individuals, take title to land and buildings subject to a loan or mortgage

The individual members hold shares in the corporation, control it democratically through joint action and receive leases to their lands and buildings

What are the advantages or disadvantages of these different kinds of ownership?

B. WHAT DO WE MEAN BY OWNERSHIP?

When a man owns a house he possesses certain rights in regard to it. They are

- a. The right to use it
- b. The right to undisturbed possession of it
- c. The right to dispose of or sell it

Under Private Ownership

A man possesses a, b and c subject to the payment of interest and taxes

Under Cooperative Ownership

A man possesses a and b subject to these conditions

He must pay his share of interest and taxes and also amortization and insurance

He must not let his property run down

He must not do anything detrimental to the other members of the group

A man must sell back to his Cooperative housing association, not direct to some one on the outside.

Can he sell back to his Cooperative?

He can

Is it easier to sell back to the Cooperative than to sell direct to and outsider?

It is. The group will give every assistance in its power to help find a purchaser. If the member must leave before the sale is completed the group will look out for his property and act in his behalf.

Would you call selling back to the Cooperative Association an advantage or a disadvantage?

C. WHICH GIVES MORE SECURITY—PRIVATE OR COOPERATIVE OWNERSHIP?

UNDISTURBED POSSESSION

Under Private Ownership

If a man fulfils his obligations, pays interest and taxes, and insurance, if he is wise, is he secure of his property?

Yes.

Under Cooperative Ownership

If a group fulfil their obligations, pay their interest, amortization, taxes and insurance, are the members secure of their property?

Yes.

FAILURE TO MEET OBLIGATIONS

Under Private Ownership

If a man is ill and cannot meet his obligations, what happens?

He may lose his property.

Under Cooperative Ownership

If a man is sick and cannot meet his obligations, what happens?

The Cooperative group, through the reserve fund, will pay the charges on his house until he is able to go to work again.

The period will depend upon the by-laws or rules of that particular Cooperative.

FORCED SALE

Under Private Ownership

If a man decides to go away and wants to sell, what happens?

At forced sale he will receive, in all probability, a good deal less than the value of his property.

Under Cooperative Ownership

If a man decides to go away and wants to sell, what happens?

His Cooperative group will act in his interest and do everything in their power to get a fair value for his property.

Under which method do you think there is more security?

III. PLANNING

I. EQUIPMENT

1. A foot rule or architect's scale.
In planning we commonly use what is called a $\frac{1}{4}$ scale. A $\frac{1}{4}$ scale means that every inch on your rule or scale equals 4 linear feet of space in your house. Sometimes we use an eighth scale or a half-inch scale but a $\frac{1}{4}$ scale is more common. The piece of equipment called an architect's scale makes things easier but is not necessary.
2. A five-foot steel tape or a carpenter's folding rule.
This is not necessary but will make much easier the measurement of space in your own house, in the houses of your friends and in the house you plan to build.
3. A scribbler or exercise book. Cost 5 cents.
Choose one that is ruled into little squares each square measuring approximately one foot by your $\frac{1}{4}$ scale.

II. HOW TO USE YOUR EQUIPMENT

1. Take your steel tape and measure the house you now live in. Get the measurements of every room, hall or closet upstairs or downstairs. Measure your stairs. Make your measurement exact. Get the exact place in each room of doors and windows. Also get the exact place of chimney, stove and sink.
2. Now take your scribbler and your rule or architect's scale. Calculate four feet to the inch and transfer the measurements you have gotten on to the paper so that you will have an exact plan of your house, showing the place of each door, window or chimney. Check or go over each measurement you have made a second time. Check every line you have drawn on your plan so that you are sure that everything is exact.
When you have done this you have made your first step in planning. Do not think planning is too difficult for you to undertake. One of the plans (Exhibit K of the Appendix) was drawn by a miner after three months of study. It was drawn by him without any assistance and is a very creditable plan.

III. ANALYSIS OF PLAN

Now look at your plan and answer these questions.

1. Are you satisfied with your present house?

2. What do you like about it?
3. What do you not like about it?
4. Are there sufficient rooms for your needs?
5. Are they well arranged?
6. Do you like the place of

windows closets

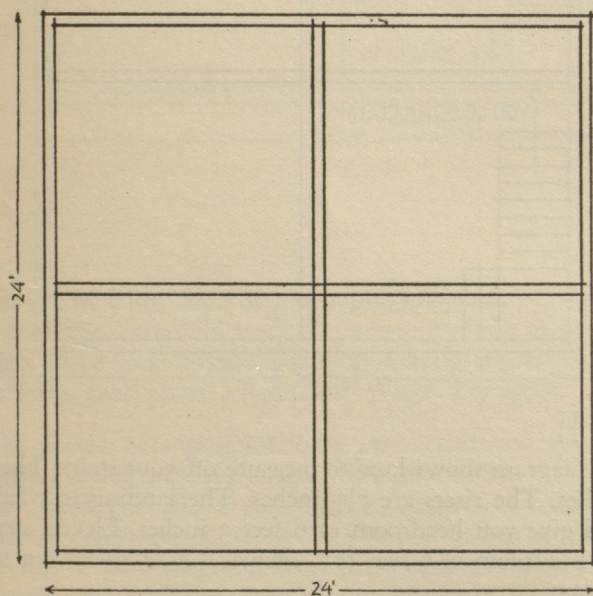
doors stove

stairs sink

Why?

IV. MAKING YOUR FIRST PLAN

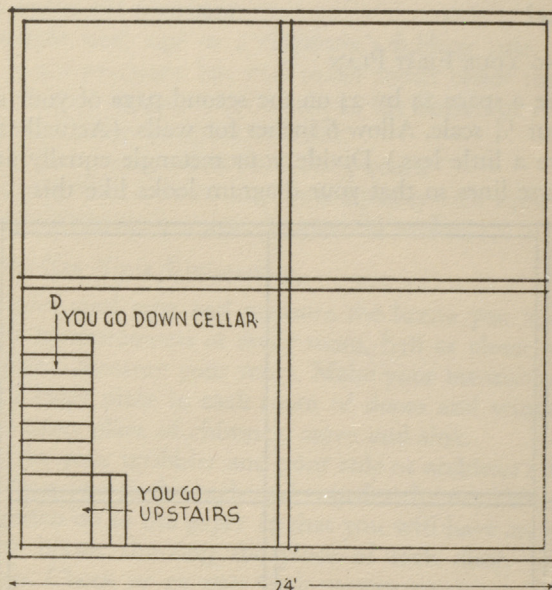
1. Measure a space 24 by 24 on the second page of your scribbler. Use your $\frac{1}{4}$ scale. Allow 6 inches for walls. (Actually they will measure a little less.) Divide your rectangle equally and draw transverse lines so that your diagram looks like this



I

You now have a plan of four rooms, each room a little larger than eleven by eleven.

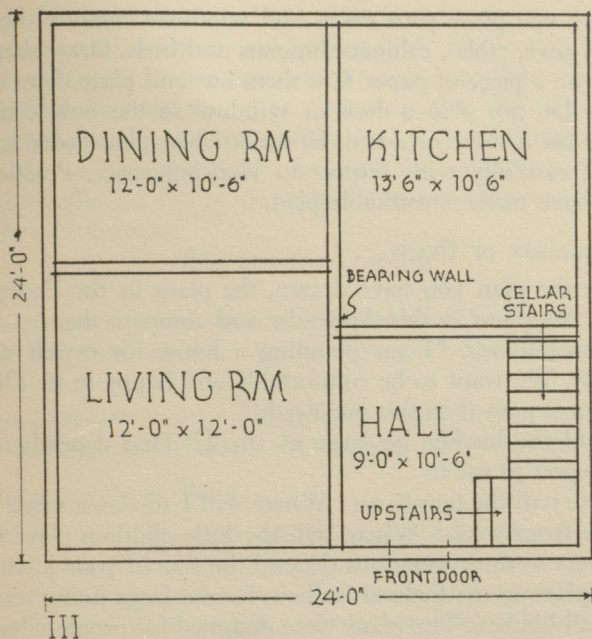
2. In one of these rooms take your scale and measure the space necessary for your stairs. Allow three feet in width, nine inches for each tread and three feet by three feet for your landing. If you allow $7\frac{1}{2}$ inches for your risers eleven steps will give you sufficient headroom for your cellar steps (ten steps will give you 6 feet 3 inches and will do in a pinch) and you can calculate that 14 steps will bring you to your second floor. Your diagram will now look like this.



II

This diagram shows how to measure off your stairs. The treads are 9 inches. The risers are $7\frac{1}{2}$ inches. The landing is 3 feet. Ten steps will give you headroom of 6 feet 3 inches. Eleven steps will give you headroom of 6 feet $10\frac{1}{2}$ inches. There are eleven steps in this diagram.

(14 steps and $7\frac{1}{2}$ -inch risers equal 105 inches. With 8 feet in clear for your first floor ceiling and 2 by 8 joists you will need nearer 108 inches so actually your risers will be more than $7\frac{1}{2}$ inches.)



This is how a first draft of your house may look. Now plan your second floor. Place your chimney. See where it comes in your second floor plan. Place your upstairs partition directly above your bearing wall. Is this a good plan? a bad plan? Why? Try again.

3. Now draw a new diagram 26 by 22. Measure out your steps as before. Now change the size of the rooms so that they are a size you would like. Make your kitchen larger or smaller and the other rooms larger or smaller as you prefer. But do not change the size of your diagram. Now place your chimney. Plan your upstairs and find the place of your chimney in your upstairs plan. Do not be discouraged if you find your chimney in a doorway or in the center of your hall. Redraw your plan. Practice. Try a plan 24 by 24 again and arrange your rooms to suit your taste. Put in closets and doors and windows.

4. Before you place your doors and windows measure the size of your stove, tables, cabinets, bureaus and beds. Draw them to $\frac{1}{4}$ scale on a piece of paper. Cut them out and place them on your plan. Do not plan a door or window in the only convenient place for a stove or a bed. In the kitchen plan doors and windows carefully with respect to working space. Practice until you have made a workable plan.

V. COMPARISON OF PLANS

Take the plan you have drawn, the plans in the Federal Bulletin, the plans in this Appendix and compare them.

Say to yourself, "I am planning a house for myself and my family. We want to be comfortable and happy in it. Therefore we must plan it to suit our needs."

Should the kitchen be large or small? That depends on how we expect to use it.

Where will the family eat? Where will I sit down when I come home from work? Where will the little children play? On the answers to these questions depend the size of your kitchen.

The plans in the Federal Bulletin have a large living room and a small kitchen. The plans were designed for people who expect to eat and live in their living room.

The plans in this Appendix were planned by miners for whom the kitchen was the important room so they made it large.

Which character of plan would suit you best?

VI. UTILIZATION AND ARRANGEMENT OF SPACE

Size of rooms

You have already considered your kitchen. What about the other rooms? How much use will you make of your dining room? Do you need one? Are the bedrooms planned for your family? Take your cutouts of beds and place them in the bedrooms with each member of your family in mind. Allow for increase of family. Is the space sufficient and does the arrangement suit your needs?

Working space

Is there adequate space allowed for working space in front of stove and sink? Is there sufficient space for convenient passageway at the foot of and on one side of each bed?

Light and air

Are doors and windows properly placed? Remember you will go in and out of those doors and get light, ventilation and maybe drafts from those windows. Also remember that sunlight will protect the health of your family and costs nothing but some thought in planning. Are there enough windows east and south? Is there a sunny spot where you can sit when you want a few minutes rest?

Plan windows carefully.

Waste space

Is there more space than you need in halls? Hall space is often waste space and could be used to better advantage in your rooms.

Bathroom

Is your bathroom large enough? Too large? A cold bathroom is a calamity. It should not be too large to heat properly.

VII. FIRST AND FINAL PLANS

Now lay your plan aside for the present. A first plan is rarely a final plan. Before you make your final plan you must study planning in terms of cost, construction and appearance. You must become plan conscious. Never go into a house without noticing the way it is planned. Ask your friends if they like the way their houses are planned and what has worked well and what has not worked well. You can learn much from the experience of others.

VIII. PLANNING IN A STUDY CLUB

One of the advantages of a study club is what you may learn from your fellow members. Bring your plans into the club and let all the members take their turn at analysing and comparing. Do some of your planning in small groups and bring the results into the weekly meeting. You will find the great advantage that lies in cooperative effort.

IX. MINIATURE HOUSES

Not everyone can look at a plan and see in his mind's eye just how his house will look. So the miners in Tompkinsville built little cardboard houses. The plan of each house was exactly the same as the plan in the scribbler but a half-inch scale or an

inch scale was used as the quarter scale was found to be a little too small. A great advantage of the miniature houses was the experience the men gained in planning elevations and in calculating the slope of their roofs. A 9-12 pitch was used for most of the houses in Tompkinsville but this was not obligatory.

SIZE AND SIMPLICITY

Two factors are of the first importance in planning houses for low income groups. They are size and simplicity of design.

In planning houses for low income groups cost is a determining factor and therefore the first consideration is size. Every cubic foot you add to your house costs more money. The bungalow type of house has many advantages but in general the same number of square feet in a story and a half or a two-story house will be found to cost less money. In Tompkinsville most of the houses were either 24 by 24, 22 by 26, or 23 by 25. Posts were 15 feet from concrete giving 8 feet in clear downstairs and 5 feet in clear upstairs on the low side and 8 feet in clear on the gable end. In Sterling and Dominion a plan of 24 by 26 was used with a ten foot post giving only two bedrooms upstairs. This cost less money to build and was used by a few of the men who found the larger house too expensive.

Give special consideration to simplicity of design. If you would save money your house must be straight and square and all unnecessary angles and breaks must be cut out. Your aim must be to give maximum space at minimum cost. Every dormer window, every break in the roof, every jut in a straight wall costs money. For comfort and decency of living you must have space. It is your first consideration.

Porches and Verandas

A porch or veranda will give you pleasure and improve the appearance of your house. But it need not be an essential part of your original plan. In Tompkinsville the men planned their houses without porches and added them after they found they had come within their budget cost. Once a house is completed you cannot add space to a kitchen or living room without considerable expense. But a porch can be added at any time that you find you have a little extra money.

IV. CONSTRUCTION

Background

The miners of Tompkinsville built their own houses. Their daily work in the mines had given them skill and knowledge of some of the principles of good construction. What they needed to learn was the technique of building houses.

It is believed that many working class groups will have a similar advantage. It is for such groups or for men with a certain amount of mechanical ability and knowledge that the job of actually building houses for themselves is practicable.

Essentials

There are certain essential factors that should go into the building of your house. They are sound construction, adequate space, good arrangement, plenty of sunlight, proper ventilation. In addition there must be judgment in the selection of your materials and such mechanical equipment as you can afford. And, in so far as possible, the proportions and the colors in your house should be pleasing.

If your planning has been adequate you have already provided for space, arrangement, sunlight and ventilation.

Under the heading of Design you will consider questions of color and proportion.

You have now to study the actual technique of building. Sound construction. Standard materials. Mechanical equipment. And avoidance of waste.

Books and Study Material

You will need some good books on light frame house construction.

The Correspondence Study Division of the Nova Scotia Technical College, Halifax, gives an excellent course in building construction. The charge for the course is \$6.00. The student has the privilege of sending in lessons and having them marked. The course is well adapted for the use of study clubs. It is restricted to residents of Nova Scotia. Clubs outside of Nova Scotia would do well to see whether there are not similar courses gotten out by technical schools in their own state or province.

A book on light frame house construction is issued by the Fed-

eral Board for Vocational Education, Washington, D. C. It is somewhat technical for a beginner but will be found useful. Principles for Planning Small Houses, Federal Housing Administration, 1936, Washington, D. C., is a small bulletin that treats rather more generally the principles of planning low cost dwellings.

Some book on building construction should be used as a text book by housing clubs. It should cover most of the technical questions that must be studied by men who plan to build for themselves. In addition here are a few points to be considered by the man who is to be his own architect and builder.

Sound Construction

Build your house to last. Do not economize at the risk of a substantial structure. Follow good standard practice in all carpenter work. Make your structure sound and durable. Make it tight so that it will keep out wind and weather. We say here, if your windows move easily up and down, and if your curtains do not flutter when a Cape Breton wind roars outside, then you have done a creditable job as a carpenter.

In building your cellar allow for adequate head room, at least 6 feet 6 inches in clear. Your cellar is valuable working space. You may want to use part of it for a work shop. Do not make it too low.

Do not economize by using second-hand brick for your chimney. It is not good practice.

Your plan should have been considered in terms of cost. For instance, you are laying joists spaced 16 inches on centers. If your span is 12 feet or 12 feet 3 inches it is safe to use 2 by 8 joists. If your span exceeds 12 feet 3 inches you must use 2 by 9 joists which will probably cost you more money. Do not despise small savings.

Standard Materials

Use good grade lumber and standard materials. Above all use common sense. Second grade birch makes a good hardwood floor. But when it comes to plumbing the best grade copper tubing is an economy. Whenever possible use native materials. Follow the custom of the country.

This is your house. Build it of good materials. But wherever economy can be practiced without impairing structure or durability save every penny.

Plumbing

Allow plenty of time for the study of your mechanical equipment. If plumbing is to be included in the cost of your house, buckle down and study it. In the end it will save you time, trouble and expense. Study materials, the nature of your soil, the character of sewage disposal, the layout of your pipes, the proper operation of your piping. See that your bathroom is planned either directly above your kitchen sink or on the other side of the wall from it. Place fixtures so as to save every foot of pipe possible. Do your pipes run along your joists and not cut across them? Is there sufficient fall to prevent freezing? How about traps, vents and cutoffs? Are there cleanout facilities at all bends? Do you plan to have all exposed pipes properly wrapped? Are waste line cleanouts in accessible places?

These are only a few of the questions you must ask yourself.

Heating

The method by which you heat your house will be very much influenced by the cost. Both the cost of installation and the cost of fuel must be considered. The more expensive heating systems may be desirable but they are not always practicable on a low income. Study and figure out for yourself what you can afford.

Some of the houses in Tompkinsville have hot air furnaces. In some the only means of heating are a kitchen stove and a stove in the living room. If you decide to heat your house with stoves, use every device for economizing heat. Place your boiler in the bathroom not in the kitchen. This will make your bathroom warm with no extra cost for fuel. Place registers in the ceiling above kitchen and living room stoves. If flue linings are not required in your community, your chimney will be warm and will radiate heat. Leave chimney brick exposed, especially in upstairs rooms.

Wiring

The study of electric wiring is an important part of your program. In Tompkinsville the wiring was done by a member of the group who had put in two years of study in technical evening classes. If your work is done in this way, be sure that it conforms to the specifications of the National Board of Underwriters and that it is properly inspected.

Do not spend money on expensive fixtures. They are costly and not always of good design.

Waste

Above all look out for waste. In planning you should have cut out every square foot of space that you did not need. In construction watch your materials. Every foot of lumber, every length of pipe, even every nail, costs money. Use your head. Cut lumber so as to avoid waste. Cut wall board, if you use it, so there are no waste small pieces. Do not spoil lumber by measuring incorrectly. You will be surprised how much you can save if you put your mind to it.

It is the small savings during planning and construction that add up to material saving in the total cost of your building.

The foregoing covers only a few of the points to be considered. Planning and construction are big subjects and cover a wide range of information. The man who plans to build must read and study and especially he must learn when and where he can from men who have had years of practical experience.

V. DESIGN AND COLOR

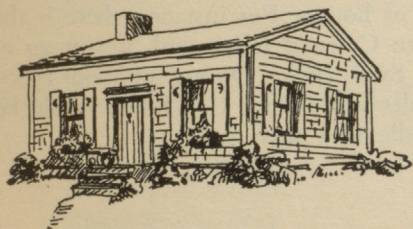
Many books have been written on design. It is a big subject and an interesting one. Only a few points can be considered here.

Your house is built to live in. The use you intend to make of your house should in large measure control the design of the house. Or as the architects say, "Form must follow function." Ask yourself at every point, "Will this serve some useful purpose?" If it has no use cut it out.

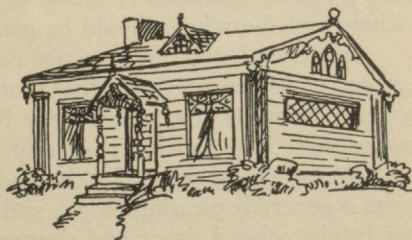
Do not throw in useless decoration. For instance, are you attracted by a design of scallops along the front of your house or on your porch. Do they serve any useful purpose? They do not. Cut them out.

Simplicity

Make your house simple in design. Elaborate detail costs money and is often far from pleasing. Do not despise houses with simple straight lines. Some of our most beautiful houses are very simple in design. It is better that a house should look like this

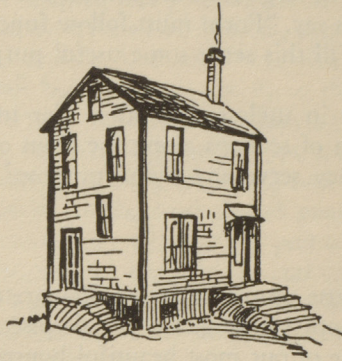


than that it should look like this



Proportion

Make your house low and broad rather than high and narrow. In houses where every penny of cost must be considered a two-story house is often more economical to build than a bungalow. But if possible avoid a house that looks like this



Character or Type of House

There are different types of houses. For instance, there is the Cape Cod house, the Southern Colonial house and, if you go to Switzerland, you will find the Swiss chalet. Do not mix your types. A combination of a Swiss chalet and a Cape Cod house would be like putting the head of a poodle on a pussy cat.

COLOR

The Outside of a House

Color is a beautiful thing but use it with discretion. Your house should be a part of the landscape. Don't try to make it stand out like a can of tomatoes. A group of houses should all be parts of a whole and the whole should be pleasing.

In general it is safer to use neutral colors such as soft grays, greens or browns. Stains rather than paint often give soft agreeable colors. White is always attractive but it is often impracticable because there is so much dirt or soot in a locality.

With neutral colors for the body of your house white or ivory trim is generally pleasing. A gay and pleasing note can be introduced by bright colored doors and shutters.

For shutters and doors, bright green or blue or an attractive shade of red will give interest and variety at very little extra cost.

The Inside of a House

In the present day bright colors are used to a considerable degree in working out color schemes for living rooms, bedrooms and kitchen. Especially make your kitchen gay and attractive. Do not use too many colors in one room. The effect is not as pleasing as though two colors were used and a third color introduced to give a bright note or accent.

The following are some of the color schemes used in the kitchens in Tompkinsville:

- | | |
|---|-----------------------------------|
| (1) Walls, ceilings, built-in cupboards | ivory |
| Tops of tables, dressers, linoleum for drain-board | dark blue |
| Stripping for shelves, trays, knobs, small articles | Chinese red |
| Tables and chairs | blue or Chinese red |
| Linoleum for floor | pattern of ivory red and blue |
| Curtains | blue and white |
| (2) Walls, ceilings, built-in cupboards | ivory |
| Chair rail, linoleum for drain-board, tables | black |
| Chairs and curtains | orange |
| Linoleum for floor | pattern of ivory black and orange |
| (3) Ceiling and woodwork | white |
| Washable paper | white with black design |
| Linoleum for drain-board | black |
| Linoleum for floor | black and white |
| Chairs and tables | Chinese red |
| Curtains | red and white |

There are many other combinations that may be used. Try working out some for yourselves. Every kitchen in Tompkinsville had a different color scheme.

VI. COOPERATIVE HISTORY AND PHILOSOPHY

We have nearly reached the end of our story. But before you read the last page jump into an old Ford car and drive down the Sydney-Glace Bay Highway until you reach the top of a little hill and see the town of Reserve Mines spread out before you. It is not so very different from other little mining towns. Across the fields in the sunlight you see the spires of St. Joseph's Church and blotting out the sun and stretching the whole distance of the town you see the dark streamer of smoke from the mine. Another mile and you are in the town itself and your car bumps over the rutty street. The houses are those of an ordinary mining town, dark, a little dreary. There are rows and rows of them, all dark, all a little dreary. You put your foot on the gas.

Stop a minute and talk to some of the men who are standing on the corner. They are men of an industrial town and they belong to an industrial age. For the most part they are landless men with little or no stake in the community in which they live. They are reasonably intelligent men who will discuss with you conditions in the mine or problems of the day. Then they will turn away and go back to work, if they are lucky enough to have work. And that is all. Again you put your foot on the gas.

You turn your back on Reserve and start for home but a half mile outside the town you come to a field of eleven acres with some new houses scattered over it. You get out of the car and lean on the fence. It is not a very good fence because the men have been pretty busy and have not got round to it yet. But for all that look at it carefully for it encloses a tiny bit of a new world.

HISTORY

What is this cooperative world that men can build for themselves, if they choose, in the very midst of an industrial society? Of what stuff is it made? What is its history? What is its philosophy? How many people are doing what these miners dream of doing, directing their own lives, making of them something worth while? Where will you find such people?

If you would answer these questions you must read and study. There are many books on Cooperation. They will carry you into many countries and will discuss many of the economic problems of

our present day and age. Here are a few questions and suggestions that may serve as guide posts along the cooperative way until you have become familiar with the road and can travel it for yourself.

England

Before you begin the study of the Cooperative Movement, learn something about the conditions of the working people in England during the industrial revolution. What were hours, wages, living and working conditions? What about child labor? What was the Chartist movement? What advance had been made by trade unionism? Compare these conditions with things today. How far have we progressed? What do you consider responsible for such changes as have been made?

The Industrial Revolution

What was the industrial revolution? What was its effect upon the people of England? What economic changes did it bring about? What effect did it have upon the production of wealth? Upon the welfare of the people?

The Rochdale Weavers

Who were the Rochdale Weavers? What did they do? How were their ideas received? In the beginning? After their store was a success? How large a group were they? How well educated? How many people in the world today follow in their footsteps?

PHILOSOPHY

The Rochdale weavers formulated certain basic ideas or principles. Wherever they were tried they seemed to work and so more and more people followed them. Today they are the governing principles of the Consumers' Cooperative Movement throughout the world. Stated briefly they are—Open Membership; One Member, one vote; Limited interest on capital; Cash sales; Surplus earnings returned to members on the basis of purchases. With these principles go certain methods that are sometimes called the Methods of Consumers' Cooperation. They are: Political and religious neutrality; Reserve for education; Fair treatment of labor; Open books; Market prices; Adequate reserves for depreciation and expansion; Co-operators must cooperate with each other.

Describe how each of these principles works out in practice. How it differs from our present methods. Why you think it is important.

In his *Fundamentals of Consumer Cooperation* V. S. Alanne speaks of the principles of Universality, Democracy, Equity, Economy, Publicity, Unity and Liberty. What does he mean by these terms and how do they work out in a housing club?

PRESENT DAY PROBLEMS

After you have studied Cooperative principles and have learned something of the Cooperative way of going about things, take some of the questions of the day, think them over and give a five or ten minute talk on one of them before a housing club meeting. Here are a few suggestions:

Individualism or Cooperation

We are living in a world of rugged individualism. What do you consider the good and bad results of this philosophy? In what respects would a Cooperative world differ from our present one? Which would you rather live in? Why?

Democracy or Dictatorship

We live in a world of economic dictatorship. In many parts of the world today we find political dictatorship. What are the advantages of political democracy. What are the advantages of economic democracy as we see it in a Cooperative society? Do you think it is a practical way of running things? Which do you think is likely to prove stronger, democracy or dictatorship? Which would you rather see as the governing force in the world of tomorrow? Is there anything we can do to bring about the one or the other?

Ownership by the People

We talk about "a landless people" or about owning the "means of production." How important do you consider this factor of ownership? What effect do you think its possession or lack of possession has upon the welfare of the people? Upon their development? Do you believe that men can win back for themselves a measure of control over their lives through the ownership that Cooperation gives them of the food they eat, the houses they live

in, the stores they own and operate and the credit unions in which they are both borrowers and lenders?

These are only a few of the questions that might be discussed. What others would you suggest?

Cooperation in Other Lands

Every democratic country has contributed something to the Cooperative Movement. What would you say had been the chief contribution of Denmark? Of England? Of Sweden? Of Finland? Of other democratic countries?

Was there a Cooperative Movement in Italy? In Germany? In Russia? Does it still continue? Under what conditions?

United States and Canada

What about Cooperation in the United States? In Canada? What is the greatest strength of the American Movement? What is the history of the Movement in Nova Scotia? What has been its greatest contribution?

We have gone round the world and come back to Nova Scotia and there we shall say good bye.

COOPERATIVE VERSUS PRIVATE OWNERSHIP OF HOMES*

Lately there have been many arguments in our town on the merits of Cooperative ownership versus private ownership of homes, so I, being a member of the Steele Cooperative Housing Association, will endeavor to show the advantages of the former group.

The best method of comparison, I think, is to take a member of each group and compare them, step by step, from start to finish.

Take the private owner's first step in the purchase of suitable land to build his house on. He must go to some land owner who naturally asks a higher price per acre for a small plot than he would ask if he was selling a large tract of land. On buying this land he will see, if there are other houses in the vicinity that he will have considerable difficulty to blend his property with the surrounding ones, because these houses, being built at different times, more than likely were not built to conform with the others.

The next step is the planning and the private owner, who is naturally inexperienced, is at the mercy of the builder or contractor to whom he takes his plans.

The next step is where we have one of our biggest advantages over the private builder and that is the buying of lumber and materials used in the construction of the home. The private owner must go to the dealers to buy and the same situation he had with the landowners appears again. He is buying in small amounts and therefore pays a relatively higher price than if he were buying in large amounts. He is also under another disadvantage here and that is the dealer can supply him with inferior grades of material and he doesn't know the difference.

The next is hiring a builder or carpenter to do the work which he is unable to do himself. I do not think the average carpenter would intentionally harm the construction of a house but he is only human and liable to make mistakes. The point is if the carpenter makes a mistake and doesn't know it he has nobody with more ability than himself to point it out to him. In short the owner is taking chances on the sound construction of his home.

The next step is the task of paying for this outlay and any

*A Study Club Assignment written by a member of the Dominion Housing Club.

member of the low paid group knows what a difficult task this is. The landowner, the lumber and supply dealer and the carpenter are all owed money and naturally enough want to collect it but the owner hasn't got enough money to pay them. He pays them what he has and if they press him he goes to some loan company or individual and gets a loan with his property as security. These loans are usually given at a high rate of interest but the owner has to accept that. Granting that he could pay back this loan in good times, how is he going to pay it in hard times, or if he is taken ill, or suffers injury. There is only one answer. He can't. So he loses his home or takes on more financial burdens too heavy for any man in the low salaried group. But if he does pay the loan back and finally reaches the clear he will find that he has paid anywhere from twenty-five per cent to fifty per cent more than the actual cost of the outlay.

And now for the Cooperative owner.

The first step of this group is not the purchase of land but the study of the Cooperative philosophy so that each member knows just what is expected of him in regard to the group and himself.

The next step is the study as a group of the art of good construction and planning of the houses which they are to occupy. This immediately puts him ahead of the private owner in knowledge if not in experience.

The next is the buying of land. Here arrives just the opposite situation as that which faces the private owner. The landowner is selling a large tract of land and a much larger amount of money is involved. So naturally the price per acre is not so large as in the former case. Here also comes the task of blending the appearance of the properties but, as I have already pointed out, this has all been pre-arranged to everybody's satisfaction which, I think, gives us another advantage.

Then comes the planning of our homes. The Cooperator has included this in his studies and learned how to make plans. He has also been encouraged to express his own ideas. These plans are made under the supervision of experienced people and, if satisfactory to them, they are sent to the Government's architect for his personal o.k. Then the architect sets down a list of specifications of the materials to be used and these, as well as the actual construction, are under his supervision at all times.

Then comes the buying of materials and again we have the op-

posite of that which faced the private owner. We are buying in large quantities and if the dealer wants the business he has to come to us and bid for it. Naturally he will bid much lower per item than he charged the small buyer. Also he can't pass over to us inferior grades because of the Government inspection. If a mistake is made the carpenter answers to the architect. Thus, it is easily seen, we have a great advantage over the private owner.

Then comes the paying. This is a difficulty for us as well as for the private owner but, thanks to our Cooperative study, in a much lesser degree. Instead of going to the loan companies for a high interest loan we get a low interest loan from the Government which equals 75% the value of our property. This is not a profit making loan for the Government. It is given out at the same rate of interest that they pay themselves on the money, so that the members of the low paid group can build houses suitable to live in at low cost.

Thus you see the people from whom we have purchased our materials are paid immediately and we escape the necessity of paying them interest and carrying charges.

Then comes the question of our ability to repay the Government and, as I explained before, we know exactly what we have to do. The Government naturally requires some security that we will meet our obligations so, to protect themselves, they take a mortgage on the property for the duration of the loan. They also total up the amortization, interest, depreciation, reserve fund, taxes and insurance for the whole duration of the agreement and spread it in monthly payments which are only slightly higher than the existing rentals for small four-room houses or three-room apartments in our locality. Thus it can be seen that we buy large, well equipped houses in a good locality for less than is being paid in rent for some very unlivable excuses for houses.

So you see that we very likely have better houses, nicer locality, better living conditions, and certainly lower cost houses than the men who build on their own initiative.

This is not a criticism of the private owner but my honest opinion on the merits of Cooperative ownership versus private ownership.

BERNARD McNEIL
The Steele Cooperative Housing Assn.

BOOKS AND PAMPHLETS

As we have said before many books and pamphlets have been written about Cooperation. Only a few are listed here. But they will start you on your way.

PAMPHLETS

WHAT IS CONSUMERS COOPERATION, James P. Warbasse	\$.05
A COOPERATIVE ECONOMIC DEMOCRACY, E. R. Bowen .....	.05
CREDIT UNIONS, Joseph Mac Isaac, Extension Division, St. F.X. ....	.10
COOPERATION, THE PLAN FOR TOMORROW THAT WORKS TODAY, H. H. Hannam .....	.10
THE DISCOVERY OF THE CONSUMER, Beatrice Webb .....	.10
COOPERATIVES IN THE U.S.A.—A BALANCE SHEET, Maxwell Stewart .....	.10
A SHORT INTRODUCTION TO CONSUMERS COOPERATION, Ellis Cowling .....	.15
THE CONSUMERS COOPERATIVE MOVEMENT, Laidler & Campbell .....	.15
HOW ST. F.X. EDUCATES FOR ACTION .....	.20
A TOUR OF NOVA SCOTIA COOPERATIVES .....	.20
FUNDAMENTALS OF CONSUMERS COOPERATION, V. S. Alanne .....	.25

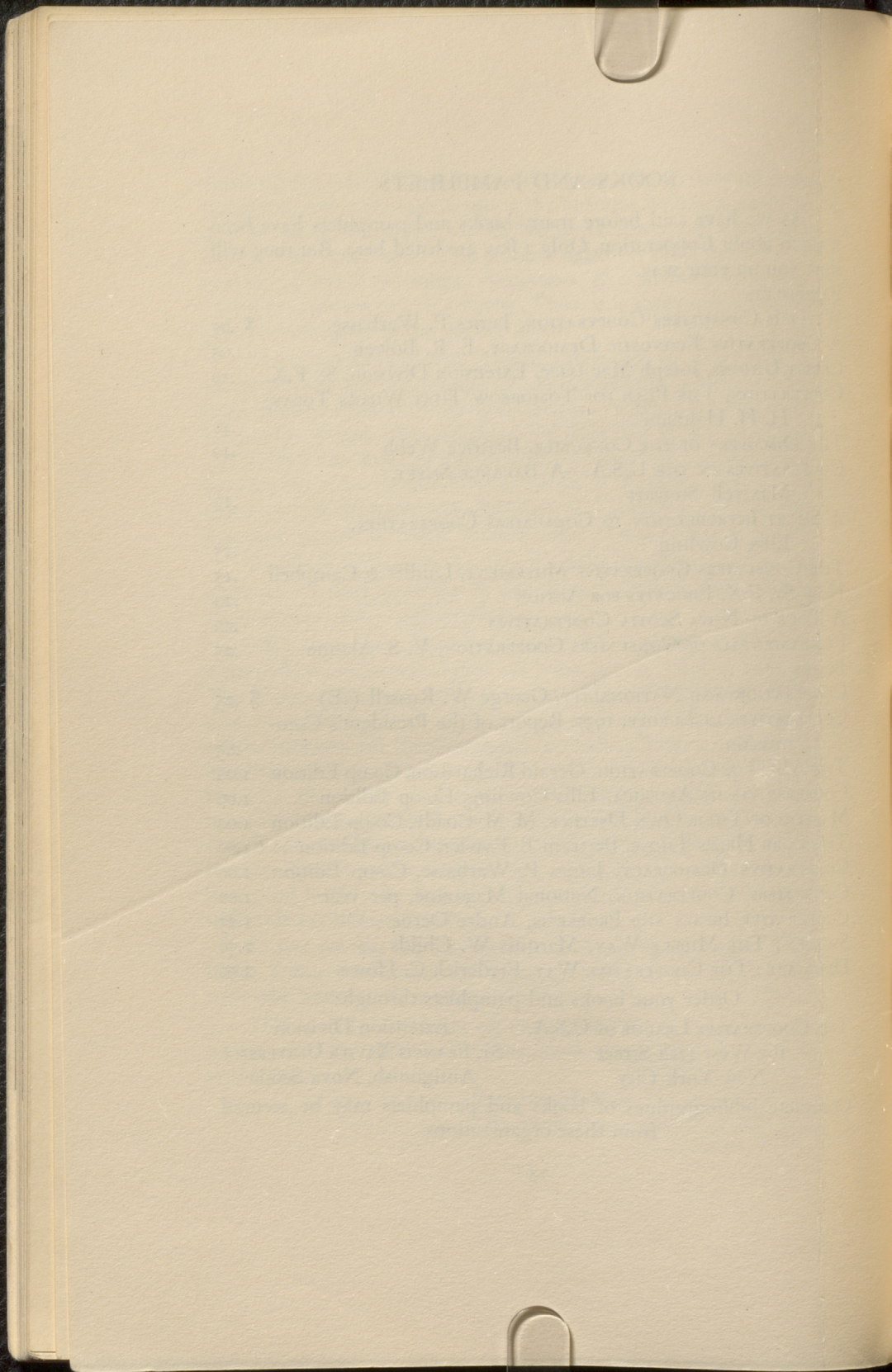
BOOKS

COOPERATION AND NATIONALITY, George W. Russell (Æ)	\$.25
COOPERATIVES IN EUROPE, 1937. Report of the President's Com- mission .....	.65
THE ABC'S OF COOPERATION, Gerald Richardson, Co-op Edition	1.00
COOPERATIVES IN AMERICA, Ellis Cowling, Co-op Edition	1.00
MASTERS OF THEIR OWN DESTINY, M. M. Coady, Co-op Edition	1.00
THE LORD HELPS THOSE, Bertram B. Fowler, Co-op Edition	1.00
COOPERATIVE DEMOCRACY, James P. Warbasse, Co-op Edition	1.00
CONSUMERS' COOPERATION, National Magazine, per year	1.00
COOPERATIVE IDEALS AND PROBLEMS, Andre Oerne	1.25
SWEDEN: THE MIDDLE WAY, Marquis W. Childs	2.50
DENMARK: THE COOPERATIVE WAY, Frederick C. Howe	2.50

Order your books and pamphlets through:

THE COOPERATIVE LEAGUE OF U.S.A.	Extension Division
167 West 12th Street	ST. FRANCIS XAVIER UNIVERSITY
New York City	Antigonish, Nova Scotia

Complete bibliographies of books and pamphlets may be secured from these organizations.



APPENDIX

Copy of Nova Scotia Housing Act	Exhibit A
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APPENDIX

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EXHIBIT A

AN EXPLANATION
of
THE NOVA SCOTIA GOVERNMENT LOANS TO
ENCOURAGE THE BUILDING OF LOW COST
DWELLINGS

Showing Amendments, 1937

Published by the Nova Scotia Housing Commission

HALIFAX, N. S.

The Provincial Government Housing Loans are designed to assist in providing dwellings for families with an income of \$1200.00 or less per year and who consequently cannot afford to pay more than fifteen or twenty dollars a month as rent or in the way of monthly instalments to enable them to purchase a home over a period of 20 years. These payments for rental shall include provision, for upkeep and repairs, fire insurance and where taxes are charged the rentals must include the amount of the taxes. There will be other items which likewise must be included.

It is pretty generally agreed that the head of a family with steady employment can afford to finance a home and lot costing the equivalent of two years' salary. Thus a man with a salary of \$2000.00 a year can afford to own a house and lot costing \$4000.00. By taking advantage of The Dominion Housing Act such a man could secure a loan at 5% per annum up to 80% of the cost or appraised value whichever is the lesser, in this case, \$3200.00, which would enable him to erect his dwelling and repay principal and interest by instalments over a period of years. So it appears that this class of our citizens can be looked after in his way.

The Nova Scotia Housing Act and the policy worked out by the Commission is therefore designed to assist the members of the lower salaried group who cannot afford to pay for a house and lot costing more than say \$2500.00 and who want to either rent or purchase such a home on the installment principle. The cost of building and a lot upon which to build will vary in different cities and towns in the Province and it is felt that those who reside in a particular city or town know best what is required in the way of this kind of a dwelling in that town, what it should cost and what rent is customarily paid for like accommodation. Having this in mind the Housing Commission is prepared to receive proposals from public spirited citizens in these cities and towns who will organize themselves into companies to provide needed houses of the type mentioned and either to rent or sell the individual houses at rentals or prices approved by the Commission. Such a company whose proposal has been approved by the Commission can borrow 75% of the cost or appraised value of the houses and lots, whichever is lesser, at 3½% per annum and will be required to provide the remaining 25%. This balance may be provided in the way of cash or land or partly one and partly the other.

AN ACT TO ENCOURAGE AND PROMOTE BETTER
HOUSING OF PEOPLE IN THE PROVINCE
OF NOVA SCOTIA

(Passed the 28th day of April, A. D. 1932)

CHAPTER 12

Be it enacted by the Governor and Assembly as follows:

Short title.

1. This Act may be cited as "The Nova Scotia Housing Commission Act."

Commission.

2. The Governor-in-Council is authorized to appoint a Commission of five members to enquire fully into and concerning housing conditions in the Province of Nova Scotia.

A body corporate.

3. The Commission shall be a body corporate under the name of "The Nova Scotia Housing Commission" and is hereinafter called the "Commission."

Chairman; quorum.

4. The Governor-in-Council may appoint one of the members to be chairman of the Commission and three members shall form a quorum.

Tenure of office; expenses.

5. Every person appointed to be a member of the Commission shall hold office during pleasure. The Governor-in-Council upon the death, resignation or removal from office of any member of the Commission may appoint some other person to fill his place. Members of the Commission shall not receive any salary or compensation for their services except necessary travelling and other expenses incurred in the discharge of their duties.

Duties

6. Without restricting the general powers of the Commission the duties of the Commission shall be:

- (a) To study housing needs and conditions in the Province.
- (b) To make recommendations for the correction of unsanitary and dangerous housing conditions in the Province.
- (c) To collect and distribute information concerning housing in the Province.
- (d) To stimulate the creation of local boards under "The Town Planning Act", Chapter 98 of the Revised Statutes of Nova Scotia 1923.
- (e) To confer and co-operate with municipalities, cities, towns and boards of health and local boards under "The Town Planning Act" in the Province concerning the housing conditions in such municipalities, cities and towns; and regarding ordinances, rules and regulations for regulating and improving such conditions in order to provide better housing for the people in the Province.
- (f) To encourage and promote the formation and organization of companies under Chapter 174 of the Revised Statutes of Nova Scotia 1923, "The Nova Scotia Companies Act", or by special Acts of the Legislature of the Province for the purpose of building and providing sufficient and suitable dwelling houses in any part of the Province and selling or leasing such dwelling houses or apartments or rooms therein. Such companies shall be subject to the provisions of this Act and are hereinafter referred to as the "Companies."
- (g) To report annually to the Governor-in-Council respecting housing conditions and requirements in the Province and companies organized pursuant to this Act.

(h) To carry out and perform such other duties regarding housing in the Province as may be ordered or authorized by the Governor-in-Council from time to time.

Powers.

7. The Commission shall have power:

(a) To inspect the plans, specifications, costs and location of all dwelling houses which the companies intend to build, prior to the erection of such dwelling houses and to approve or disapprove of same; and to inspect the construction of such dwelling houses.

(b) To inspect and examine from time to time either personally or by agents under instructions from the Commission such dwelling houses after they are constructed and the renting or leasing of such dwelling houses and to investigate the operations of the companies and their relationships with the tenants and occupants of such dwelling houses.

(c) To supervise and regulate all such companies and audit their books and accounts.

(d) To determine and fix the maximum rentals to be charged by all such companies for any dwelling house or apartment or rooms therein.

(e) To make, amend, vary or repeal with the approval of the Governor-in-Council rules and regulations for carrying out the purposes and provisions of this Act.

(i) To give to any person desiring to invest in any of the companies any information concerning any or all of the companies.

Public Inquiries Act.

8. The Commission shall have all the powers of a Commission appointed under Chapter 13 of the Revised Statutes of Nova Scotia 1923, "The Public Inquiries Act."

Payment of certain fees may be waived.

9. The Governor-in-Council may waive the payment of all fees payable by the companies under "The Nova Scotia Companies Act" or for the incorporation of companies under a special Act, or any other provincial fees or taxes under any other Act or Acts of the Legislature of the Province for a period not exceeding twenty years.

Exemption from taxation.

10. The municipalities, cities or towns in which dwelling houses are erected and operated by the companies may exempt the lands, such dwelling houses, and improvements from taxation in such municipalities, cities or towns for a period not exceeding twenty years upon such terms and conditions as the municipalities, cities or towns may order and prescribe.

Expenses of Commission; how borne.

11. The annual expenses of the Commission shall be borne by the several companies having gross earnings for the year preceding such assessment as shown by the annual report of such respective companies filed with the Commission for such preceding year. On or before the first day of July in each year the Commission shall assess upon each of such companies its just proportion of such expenses in proportion to its gross earnings for the preceding year as shown by the annual reports of such companies filed with the Commission.

Exemption applies only while property owned, &c., by company.

12. The provisions exempting the lands, buildings and improvements of such companies from fees and taxation shall apply so long as such property is owned, managed, and operated by one of the said companies.

Building or construction by company to be approved.

13. No building or construction shall be undertaken by any of such companies without the approval of the Commission.

Commission to consent to transfer or sale of property.

14. None of the companies shall sell, transfer or assign any real property, except to one of such companies, without first having obtained the consent of the Commission.

No personal liability.

15. No member of the Commission shall be liable for the debts and liabilities of the Commission unless he shall have personally made himself liable therefor.

Orders and regulations.

16. The Governor-in-Council shall have power to do and authorize such acts and things and to make from time to time such orders and regulations as he may deem necessary or advisable for carrying out the purposes and provisions of this Act.

Act in force upon proclamation.

17. This Act shall come into force on, from and after but not before such day as the Governor-in-Council orders and declares by proclamation.

To make sure that the low salaried group receive the greatest benefit possible from the provisions of the Act there must be cooperation between the householder in paying his rent, or instalments promptly, the city or town in the way of taxes, as well as public spirited citizens in the cities and towns who will take charge of and manage the enterprise and put up the balance of 25% required. The Government of Nova Scotia makes available 75% of the money at a very cheap rate of interest as its share in the cooperative movement and has provided that municipalities, cities or towns may, if they wish, exempt such houses so erected for a period of 20 years from taxes. The Governor-in-Council may also waive payment of all fees payable by such companies under The Nova Scotia Companies Act or any other Provincial fees or taxes under any other Act or Acts of the Legislature for a period not exceeding 20 years.

In all the circumstances it is not considered desirable by the Commission to set up an elaborate organization to deal with individual cases all over the Province of Nova Scotia because such an organization would cost a good deal of money to maintain each year and as said before public spirited citizens in each city or town should be able to manage a housing project with a minimum of expense, thus ensuring that all the benefits possible go to the householder who wishes to establish himself and family in a modern sanitary dwelling.

The Commission reserves to itself the right to approve of the plans, specifications and location of houses built by a housing company. This is done for the purpose of ensuring that certain moderate standards of construction will be observed and that the householder may be assured of having a house so constructed that it will last for a reasonable length of time. The Commission will also fix the rate of interest which it will allow to be earned by those who put up the 25% and will insofar as it can secure that the company sets aside each year reasonable sums to provide for upkeep and repairs in the case where the house is rented. The Commission will also require that the house be insured in an insurance company approved by it for a reasonable sum. A company putting up a minimum of ten houses could arrange, if it wished, to rent some and sell the others on the instalment principle.

It must be borne in mind that in order to secure the greatest benefits to the low salaried householder there must be cooperation on the part of all those interested. The scheme is designed for a particular class to meet an urgent need and not as a money making or speculative enterprise.

Loans will be made only to assist in the construction of new dwellings and not for the repair or rehabilitation of old buildings. Cost of construction is defined to include as well as expenditure on the building, the cost of land, legal expenses connected with any loan and other expenses necessary to complete the house. The appraisal as to value will be made by an appraiser appointed by the Commission. The mortgage is to be taken as security for the loan and will be a first mortgage to the

Commission and will run for a period not exceeding 20 years, instalments to be paid monthly or quarterly as may be determined. The instalments will include principal and interest and provide for the complete amortization of the loan over a period of 20 years. As the interest rate is low and the amortization so gradual, the monthly payments will be moderate in amount and if an individual desires to purchase a house from a housing company and keeps up his payments for a period of 20 years, it will be possible to secure a home on the basis of monthly payments that would be much more reasonable than ordinary commercial rents.

Contribution made by the Government of Nova Scotia of 75% of the money at 3½% per annum, will make available to those who wish to become home owners an opportunity to do so at exceptionally low interest rates. Those who organize a company and take advantage of the provisions of the offer made by this Commission will be allowed to earn not in excess of 5% on the 25% of money which the company puts up and as a result the rate of interest to be paid by the home owner on the total loan received by him will be less than 4 per cent per annum.

Any houses constructed pursuant to the terms of the Commission's offer shall conform to sound standards of construction and the Commission will require plans and specifications to be submitted to it in advance of construction and will provide for periodical inspections during the course of construction as will reasonably ensure that the houses will be properly built.

Amendments to Nova Scotia Housing Commission Act 1939

The G.M.C. may appoint a Secretary to the Commission who may be an employee in the civil service of N.S. and such other officials as may be deemed necessary for the carrying out of the duties of the Commission.

The G.M.C. may provide for the payment of such other expenditures of the Commission as he may deem advisable.

. . . to advance by way of loan to any company formed under and for the purposes set forth in sub-clause I of this clause such amount in aid of the foregoing purposes as the Commission may determine, such amount so advanced to be secured by a first mortgage on the lands and premises used for the above named purposes by the company given in favour of the said Commission. This sub-clause shall be read and construed and given effect to as if the same had been enacted on the first day of Oct. A.D. 1933.

(1) Such companies shall be subject to the provisions of this Act and are hereinafter referred to as the companies.

EXHIBIT B

MINIMUM LIST OF MATERIALS USED IN
TOMPKINSVILLE HOUSES

Foundation

Cement
Gravel
Form wire
Basement windows
Hardware windows
Basement door
Tar brush
Waterproofing
Loss in forms
(with care there need
be no loss)
Charge for mixer

Chimney

Common brick
Cement
Lime
Sand
Sheet lead
Cleanout door
Thimbles

Framing

Sills
Beams
Posts
Joists
Ledgers and ties
Rafters
Studs
Strapping
Boarding

Outside Finish

Plancia
Frieze
Facia
Face strip
Bed moulding

Corner boards
(this can be simplified
with advantage)

Shingles

Roof
Walls
Sheathing paper
Zinc
If asphalt roof starter
strip No. 10 felt
plastic cement

Bases, etc.

Baseboard
Carpet strip
Base moulding
Quarter round
Thresholds

Wall Board

We used
Gyproc
Strapping
Filler

Hardware

Locksets
Butts
Misc.

Nails

Spikes
Common
Finish
Shingle
Roofing

Plumbing

Lavatory
Closet
Bath

Sink

Boiler

(At Tompkinsville)

Septic tank

Boiler stand

Roof flange

Copper tubing

pipes—connections,
etc.

Painting

Outside—

Paint or Stain

Inside—

Paint or Stain for trim

Shellac-varnish

or wax for floors

Enamel for

Kitchen equipment

Stairs

Stringers

Treads

Risers

Winders

Skirt board

Landings

Balusters

Handrail

Posts

Nosing

Doors and Windows

Finish

Casing

Heads

Apron

Stool

Stop

Windows

We used

28x20-2L

30x16-1L

For kitchen

24x16-2L

36x18-1L

Doors

Outside—2'8"x6'8"

Inside—2'6"x6'6"

Cellar and bathroom—

2'x6'

Storm doors

Floors

Hardwood

Spruce

Sheathing paper

Wiring

Wiring only

No fixtures

Base plugs and

Drop cords

Miscellaneous

Registers

Rock wool

In addition to be purchased out of misc. and margin.

Materials for

Porches and

Verandas

Kitchen cabinets

Closets and

Papering house

EXHIBIT C

ESTIMATES OR BIDS

QUANTITIES AND PRICES OF THREE DEALERS COMPARED

Here are a few items to show you how quantities and prices should be entered.

	A. S. SMITH & Co.			BROWN & SONS			JOHN P. JONES		
	Quan.	Price	Amt.	Quan.	Price	Amt.	Quan.	Price	Amt.
Common Brick per 1000	1100	29.00	31.90	1200	28.00	33.60	1000	29.00	29.00
Cement per bag	100	.65	65.00	105	.64	67.20	95	.65	61.25
Surfaced Boarding	4100	23.50	96.35	4300	24.00	103.20	4000	24.00	96.00
Shingles } Cedar roof } P B Clears }	8½ squares	4.25	36.13	9 squares	4.30	38.00	10 squares	4.50	45.00

After a study of the plan submitted to him each dealer estimates how much brick or cement he thinks will be required to build the house. Sometimes he underestimates the quantity. Be careful not to budget on the basis of an under estimate.

EXHIBIT D

STATEMENT OF BUDGET ESTIMATE

Compared with the actual expenditure of one of the Tompkinsville Homes

	Budget	Actual Expenditure
Foundation	130.00	113.00
Chimney	45.00	40.00
Framing }	229.00	225.00
Boarding }		
Oustide Finish	15.00	14.00
Shingles	130.00	131.00
Windows	72.00	72.00
Doors	58.00	55.00
Storm Doors		15.00
Floors	102.00	90.00
Stairs—Main	24.00	22.00
Stairs—Other	5.00	5.00
Wall Board (Gyproc)	160.00	155.00
Door and Window Trim	24.00	25.00
Baseboards, etc.	25.00	24.00
Hardware	24.00	20.00
Nails	40.00	33.00
Plumbing	219.00	213.00
Painting	60.00	60.00
Wiring	25.00	32.00
Porches and misc.	63.00	106.00
Material Cost	1450.00	1450.00
Labor—Supervising Carpenter, Mason, Plumber, Electrician	100.00	100.00
Land	50.00	50.00
	1600.00	1600.00

EXHIBIT E

Retail Yards:
 SYDNEY, N. S.
 GLACE BAY, N. S.

INVOICE

ALPHA LIMITED

WOODWORKERS and BUILDERS

Accounting Office:
 SYDNEY, N. S.

Sydney, N. S.
 CANADA

Our No. 1553

Your No.

Contract A. C. H. C.
 Reserve, C. B.

June 11/38

House #9

8% Int. on Overdue Accounts

To 1500 sft. surface boards	36.00	
1500 lin. ft. 2x4	24.00	
100 pieces form wire	3.00	
20 lbs. 2" common nails	1.20	
1 keg 4" common nails	4.36	
1 keg 2½" common nails	4.63	
4 basement frames 9x12-3L	3.20	
1 pc. field Tile	.10	76.49
Order 3005 June 18/38		
41 pieces 2x8x14'0"		
32 pieces 2x8x12'0"		33.20
Order 2368 June 20/38		
1000 lin. ft. 2x4	16.00	\$125.69

Budget Chimney

Invoices

	Quantity	Price	Amount		Invoice #	Quantity	Price	Amount
Common Bricks	1085	29 ⁰⁰	31 47		(29)	1000	29 ⁰⁰	29
Sand	1 yd		1 50		(98)	1 yd	75 ^d	75
Cement	3 bags	64 ^d	1 92		(98)	3 bags	64 ^d	1 92
Lime	1 bbl		2 35		(98)	1 bbl		2 35
Sheet lead	48 lbs	13 ^d	6 24		(156)	36 lbs	13 ^d	4 68
Clearout door	1		1 20		(98)	1		1 20
Thimbles	3	15 ^d	45		(98)	3	15 ^d	45
			45 13					40 35

EXHIBIT G

THE NOVA SCOTIA COMPANIES ACT 1935
(Being Chapter 6 of the Acts of Nova Scotia for the year 1935)
MEMORANDUM OF ASSOCIATION
ARNOLD COOPERATIVE HOUSING CORPORATION LIMITED
A Company limited by shares

First:

The name of the Company is the Arnold Cooperative Housing Corporation Ltd.

Second:

The objects for which the Company is established are:

(a) To build and construct or to procure the building and construction of dwellings, buildings and other works and conveniences in connection therewith and to maintain and alter the same or any part thereof;

(b) To sell, lease or otherwise dispose of any such dwellings, building, works and conveniences;

(c) To draw, make, accept, endorse, discount, execute, and issue promissory notes, bills of exchange, bills of lading, warrants, and other negotiable or transferable instruments;

(d) To purchase, take on lease or in exchange, hire or otherwise acquire any real or personal property and any rights or privileges which the company may think necessary or convenient for the purpose of its business and to sell, mortgage or otherwise dispose of the same;

(e) To issue fully paid shares, debentures or other securities of the company in payment or part payment of any property or rights which may be required by the company or for any services or work done for the company or in or towards the payment or satisfaction of debts or liabilities owing by the Company;

(f) To enter into arrangements with any authorities, governmental, municipal, local or otherwise, that may seem conducive to the attainment of the company's objects, or any of them, and obtain from any such authority any rights, privileges and concessions which the company may have capacity to receive and may think desirable to obtain and carry out, exercise and comply with any such arrangements, rights, privileges and concessions;

(g) To enter into any arrangement with the Nova Scotia Housing Commission that may seem conducive to the attainment of the company's objects, in respect to the erection or construction of any such dwellings, buildings or other works and conveniences and the maintenance and alteration thereof as well as the sale or lease of the same or of any part thereof;

(h) To do all such other acts and things as are incidental or conducive to or consequential upon the attainments of the above objects or any of them.

PROVIDED, HOWEVER, that all rights and powers set out in subsection (3) of section 24 of the Nova Scotia Companies Act 1935 are hereby excluded and shall not apply to this company.

AND, PROVIDED FURTHER, that nothing herein contained shall be taken to authorize the carrying on of a banking, loan, insurance or trust company by this company.

Third:

The liability of the members is limited.

Fourth:

The capital of the company is twenty-four thousand dollars (\$24,000.00) divided into 4800 shares of five dollars (\$5.00) each.

EXHIBIT H

ARTICLES OF ASSOCIATION

Regulations for management of
"The Arnold Cooperative Housing Association, Limited."

1. Name:

The name of this Association is "The Arnold Cooperative Housing Association, Limited," and its registered office shall be in Reserve Mines in the County of Cape Breton and Province of Nova Scotia.

2. Object:

The Object of this Association is as set forth in its memorandum of association and to organize the people for cooperative home ownership, and to buy, sell, lease and administer such real estate as shall be necessary to carry out the purposes of this Corporation. This Association aims to bring about a better kind of home ownership.

3. Finance:

(a) The capital of this Association shall be Twenty-four thousand dollars divided into forty-eight hundred shares of the par value of Five Dollars each.

(b) The shares of this Association may be transferrable with the consent of at least a two-third vote of all the members of the Association, not including the member whose shares are being sought to be transferred, at a meeting called for that express purpose.

(c) Surplus savings of this Association may be used collectively, or may be distributed once every year among the members on a pro-rata basis according to their monthly charges.

(d) A member wishing to withdraw shall be required to give sixty days notice of such intention, and every effort shall be made to arrange for the transfer of his shares to a new member.

(e) In the event of the death of a member the association will take up with the representative of his Estate, the matter of selecting a new member, to whom the deceased member's shares may be transferred, upon his entering into a new lease and subscribing to the regulations and by-laws of the Association.

(f) The Association shall have an absolute lien on the shares or deposits of any member for any debt due the Association by him, and any sum credited to such member may be applied on or toward the payment of such debt.

(g) The issue and transfer of all shares must be registered on the books of the Association. No shares shall be transferred until all claims of the Association against the owner of such shares have been paid.

4. Membership:

(a) The Association shall consist of the present membership as shown in the memorandum of association and all such other persons who hereafter may be admitted to membership.

(b) Any person with at least a two-third vote of all the members of the Association may become a member of this Association, by purchasing or agreeing to purchase such number of shares of its capital stock as may be determined by the Board of Directors, and by subscribing to its by-laws and regulations.

(c) Every member must be an applicant for a home in one of the Association's dwellings, which home shall be occupied by the member and his family as his residence. No member shall sublet or rent the home allotted to him except with the approval of the Board of Directors, which approval shall not be for a longer period than

one year. Rental, payable during such period shall not exceed the members' monthly charges plus a reasonable amount for furnishings and wear and tear.

(d) At any time the Board of Directors may prefer charges against a member if the Board is of opinion that such member has violated any of the provisions of those regulations, or that he has been guilty of any conduct detrimental to the Association. After service upon him of a copy of the charges and a hearing given by the membership, his lease may by at least a two-third vote of the membership be cancelled, and after tender to such offending member of the par value of the shares held by him, his lease and all his rights of membership shall come to an end, anything therein contained to the contrary notwithstanding.

5. Property of the Association:

(a) All property of the Association shall be under the direct control and management of the Board of Directors, and no substantial repairs, additions, alterations or changes shall be made by any member, except internal decoration and internal repair to wear and tear, without the consent of the Directors.

(b) Each member of the Association shall be a tenant owner of one of the Association dwellings and lots, which may be held by him so long as he remains a member of the Association.

(c) He shall hold his tenancy under a lease agreement, the provisions of which shall be common to all members (except the monthly charges) and such form of lease shall be approved of by at least two-third vote of the Directors.

(d) Each member of the Association, together with the members of his household, shall have the use in common with all other members, of all community property, such as parks, play-grounds, rink, streets and right-of-ways, and shall be required to fully cooperate with all other members, in their construction, maintenance and upkeep, as may from time to time be decided upon by the Board of Directors.

(e) Each member shall monthly, on a date to be determined, pay to the Treasurer of the Association such sums as may be determined upon and set out in his lease. Such monthly sum shall be an amount sufficient to meet the charges for interest, and payment of principle borrowed by the Association, and expended in the construction of the residence leased by him, taxes, insurance, repairs, and such reserve funds as may be decided upon by the Association.

(f) Shares shall be allotted to each member in payment for such work and labor as he may furnish in the construction of the residence allotted to him, such amounts to be determined by the Board of Directors. Upon payment of his monthly charges he shall be allotted shares in the capital stock of the Company, for such portion of said monthly charges as is applied to the repayment of money borrowed by the Association, and expended in the construction of the dwelling allotted to him.

(g) Shares shall also be allotted to each member for monies paid by him in common with the original members for purchase of land, surveys, conveyance and incorporation costs.

(h) With the approval by a two-third majority vote of the Directors, shares may be allotted to members for money furnished to the Association by the members in providing community services, and in improving the Association property generally.

(i) Members shall not be entitled to the allotment of any shares for any monies expended or work or labor performed in connection with any property of the Association, except as hereinbefore provided, unless such money is expended, or work and labor performed with the consent and approval of the Board of Directors.

(j) All property of the Association used in common by the members shall be cooperatively constructed and maintained by the united efforts of the members in such manner as may be directed by the Board of Directors, and all lots of land or buildings

held under lease by members shall be maintained by such members in such manner and condition as may from time to time be directed by the Board of Directors.

(k) In all matters effecting Association property or pertaining to the home welfare, comfort, convenience and well being of all the members and their families, each member shall use his best efforts in cooperation with his fellow members.

6. Voting Powers:

Each member, irrespective of his holdings of capital stock shall be entitled to one vote only, upon all questions coming before any meeting of the Association, and such vote shall be registered in person.

7. Officers and Directors:

(a) The business of the Association shall be conducted by a Board of Directors consisting of ten members elected by the Association.

(b) Vacancies occurring on the Board of Directors before the expiration of the term shall be filled at a meeting of the Association. A special meeting of the Association may be called for that purpose.

(c) The officers of the Association shall be President, Vice-President, and Secretary-Treasurer, who shall be elected annually by the Board of Directors. The Board of Directors shall meet within one week after the annual meeting and elect the officers of the Association.

(d) Seven members of the Board of Directors shall constitute a quorum at any meeting of the Board for the transaction of business.

8. The Board of Directors:

(a) The Board of Directors shall manage the business of the Association, and make necessary rules and regulations, not inconsistent with the law or those regulations for the management of the business, and the guidance of the officers and members of the Association.

(b) The Board of Directors shall require the Treasurer to furnish a good and sufficient bond of a Bonding and Surety Company for the faithful performance of his duties.

(c) The Board shall meet at least once each month. Special meetings of the Board shall be held upon the call of the President or upon the written request of two members of the Board of Directors.

(d) The Board of Directors shall make a report at the annual meeting of the Association, with a detailed statement of all receipts, expenditures and disbursements during the year, also a statement showing the indebtedness of any member to the Association. It shall also submit a budget, or an appropriate estimate of all proposed expenditures for the coming year.

(e) The Board of Directors shall see that a proper accounting system is put into effect and that all proper and necessary books of account, stock register and minute books of members, and Directors meeting are kept.

(f) The Directors shall annually elect a President, Vice-President, Secretary and Treasurer.

9. Officers' Duties:

1. The President shall,

(a) Preside at all meetings of the Association and of the Board of Directors.

(b) Sign or endorse, as President, with the Treasurer, all cheques, promissory notes, deeds, leases, agreements and other instruments on behalf of the Association.

(c) Call special meetings of the Association and Board of Directors.

(d) Perform all acts and duties usually required of an Executive and presiding officer.

2. *The Vice-President* shall,

(a) Act in the place of the President whenever the latter is absent or unable to perform his duties.

3. *The Secretary* shall,

(a) Attend all meetings of the Association and of the Board of Directors.

(b) Sign all contracts, agreements or leases, sanctioned and entered into by the Board of Directors, or authorized by the Association.

(c) Attend to all correspondence and fully report in the proper minute books all the proceedings of all meetings of the association or Board of Directors.

(d) Have the custody of the corporate seal of the Association and cause the same to be affixed to such instruments on behalf of the Association as are required.

4. *The Treasurer* shall,

(a) Sign or endorse as Treasurer, with the President, all cheques, notes and obligations of the Association.

(b) Receive and disburse all funds, and be custodian of all monies and securities of the Association.

(c) Keep a full and accurate account of all the financial transactions of the Association in books of account furnished for that purpose, and to deliver such books to his successor.

(d) Deposit all monies of the Association in the name and to the credit of the Association in such Chartered Bank as may from time to time be designated by the Board of Directors.

(e) Keep a proper register of all members and the shares held by them.

(f) Have custody of all deeds, contracts, leases, or other valuable documents pertaining to the business of the Association, which he shall keep safely deposited in a safe or bank safety deposit box.

10. Auditors:

The Association shall at its annual meeting appoint a competent Accountant to audit the books of the Association.

11. Meetings of Members:

(a) An annual meeting of the members shall be held on the fourth Tuesday of January of each year. At this meeting the general business of the Association shall be transacted, the financial statement for the year and the auditors' report submitted, directors and auditor appointed. Seven days notice in writing of the time and place of such meeting shall be given.

(b) Special meetings of the members may be called by the President whenever he deems it necessary, or when requested so to do by three members of the Association. Such meeting shall be called by a notice in writing, delivered at least twenty-four hours before the hour set for such meeting, and such notice shall specify the time, place and object of the meeting, and no business other than that specified shall be transacted thereat.

(c) Two-thirds of the members shall constitute a quorum for the transaction of business.

(d) At all meetings of the members and Board of Directors the order of business and procedure shall be governed by Bourinot's rules of parliamentary procedure.

12. Registers:

The Board of Directors shall cause a proper register of the members of the Association to be kept, in accordance with the provisions of Section 38 of "The Companies Act," as well as a proper register containing the names and addresses and occupations of its directors.

Names	<i>Subscribers</i> Addresses	Occupations
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		

Dated at Reserve Mines in the County of Cape Breton and Province of Nova Scotia

this day of March, A. D. 1938.

Witnesses to above signatures:

EXHIBIT I

MODEL LEASE

This lease made and entered into the day of A.D. 1939, between the Arnold Cooperative Housing Corporation, a body corporate, with its head office at Tompkinsville in the County of Cape Breton, hereinafter called the "Cooperative" of the one part, and of Tompkinsville aforesaid, hereinafter called the "Lessee" of the other part.

Whereas the "Cooperative" was incorporated for the purpose of acquiring title to, and erecting, certain dwellings at Tompkinsville, and managing and controlling cooperatively said property and dwellings.

And whereas the property hereinafter set forth, being a part of the "Cooperative's" property at Tompkinsville, has been allotted to the use and occupation of the "Lessee" a member of the "Cooperative".

And whereas the "Lessee" as a shareholder and member of said "Cooperative" is entitled to the use and occupation of said allotted property subject to the provisions of the "Cooperative's" Articles of Association,

And whereas the "Cooperative" is empowered to lease the said described property to the "Lessee" and to collect from him as rental for such property such sums monthly as may be sufficient to meet the charges for interest and repayment of principle borrowed by the "Cooperative" and expended in the construction of the residence leased by the "Lessee", together with his proportion of the Municipal taxes and the fire insurance chargeable against the real property, and such reserve and depreciation fund as may be agreed upon between the Nova Scotia Housing Commission, hereinafter called the "Commission" and the "Cooperative".

And whereas the "Cooperative" has borrowed monies from the "Commission" under the terms and conditions set out in a mortgage given by the "Cooperative" to the "Commission" bearing date the day of A.D. 1938, and expended fifteen hundred (\$1500) dollars in the erection of the dwelling herein leased to the "Lessee",

Now, therefore, in consideration of the premises and covenants, conditions, agreements, and rentals hereinafter contained, the "Cooperative" hereby leases to the "Lessee" and the "Lessee" from the "Cooperative" for his use and occupation all that portion of the "Cooperative" property situated at Tompkinsville, and described as follows:

together with the buildings and appurtenances thereon, and together with the use in common with all other members of the "Cooperative" of all community property, such as parks, playgrounds, rink, streets and rights of way, to have and to hold the same as long as the "Lessee" remains a member of the "Cooperative", paying therefore monthly, and every month, during the continuance of this lease, commencing on the first day of A.D. 1939, such sums as may be required

(a) to provide for the payment of his proportion of the "Cooperative's" loan from the Nova Scotia Housing Commission, with interest, in the amounts and manner provided for in the mortgage between the "Cooperative" and the "Commission" above referred to or in any new mortgage that may be entered into between the said parties;

(b) to provide for the payment of his proportion of the Municipal taxes and

fire insurance chargeable against the real property of the "Cooperative" at Tompkinsville, and

(c) such reserve and depreciation fund as may be fixed from time to time by the Nova Scotia Housing Commission.

The amount required to be paid under (b) "repayment of loan and interest" shall be \$7.47 per month from the first day of A.D. 1939, up to and including the first day of A.D. 1949, when the amount payable may be readjusted between the "Cooperative" and the "Commission", and any such readjustment shall be binding upon and payable by the "Lessee" under this lease.

The amount required to be paid monthly under "b" "Municipal taxes and fire insurance" shall be a one hundred and thirty-second part of the total amount payable by the "Cooperative" for Municipal taxes and fire insurance, chargeable against its real property at Tompkinsville. Subject to such change in amount as may be made necessary by increased or decreased rates in taxes or insurance or both. The sum payable monthly shall be \$.....

The amount required to be paid monthly under "c" "Reserve and depreciation fund" shall, until otherwise changed by the "Commission" be two dollars and fifty cents (\$2.50) monthly. Any future change in this amount made by the "Commission" shall be the amount payable by the "Lessee" under this lease.

The parties hereunto mutually covenant as follows:

(1) The "Lessee" shall pay the several above sums as a monthly rental of \$..... on or before the first day of each month, beginning A.D. 1939, subject to any increase or decrease in taxes, insurance or reserve fund, as above set forth, up to the first day of A.D. 1949, when a rearrangement as to future payments may be entered into, such re-arrangement shall depend upon and be in keeping with such new terms as may be entered into by the "Cooperative" and "Commission" relative to the payment of any balance then owing by the "Cooperative" to the "Commission".

It is understood and agreed that when the "Cooperative's" loan from the "Commission", with interest, has been fully paid, the monthly rental payable herein, shall be only such amounts as may be necessary to pay the "Lessee's" proportion of Municipal taxes and fire insurance as is provided for under (b) "Municipal taxes and fire insurance" and such sums per month as may be fixed by the "Cooperative" under its Articles of Association for a reserve and depreciation fund.

In consideration of and on condition that the "Lessee" regularly pays the sums required as rental, and performs the conditions, covenants and agreements in this lease contained, and complies with the provisions of the "Cooperative's" Articles of Association, which are made a part of this lease, the "Cooperative" covenants that the "Lessee" may at all times during the term herein demised, peaceably have and enjoy for his sole use and benefit the property herein described, together with the use, in common, with all other members of the "Cooperative" all Cooperative community at Tompkinsville.

(2) The "Lessee" agrees and covenants to keep the residence in such a state of good repair and to care for and beautify the grounds herein leased, in such a manner as he may from time to time be directed by the Directors of the "Cooperative".

(4) In the case of damage by fire the "Cooperative" shall, out of the Insurance payable thereon, cause the same to be repaired with all reasonable dispatch.

(5) In case the "Lessee" shall default for a period of months in the payment of the rental provided herein, the "Cooperative" may by a two-third vote of its members, expel the "Lessee" from membership in the "Cooperative", in which case this lease shall terminate, and the "Lessee's" interest or shares in the said "Coopera-

tive" shall be disposed of as provided for under Sub-section E, Article 4 of the "Co-operative's" Articles of Association.

(6) In the event of the death of the "Lessee" his rights and interest under this lease shall go to such member of his family (wife or children) as he may by Will or other written declaration appoint either for his sole benefit or as Trustee for the "Lessee's" family, or any such other person as meets with the approval of two-thirds of the "Cooperative" members, the person so designated shall become a member of the "Cooperative" and a tenant hereunder.

In the event of no such Will or declaration being made by the "Lessee" the heirs of the "Lessee" shall appoint one of their number who, with the approval of two-thirds of the membership of the "Cooperative" shall become a member of the "Cooperative" and represent the heirs of his family, as tenant under this lease.

The "Lessee" covenants that he shall always, in good faith, endeavor to the best of his ability, to preserve and promote the Cooperative principles upon which this Housing Cooperative has been founded, and by his active cooperation with its other members, bring about for himself and his associates a high standard in home and community conditions.

In witness whereof the parties hereto have set their hands and respective seal, this day and year first above mentioned.

Signed, sealed and delivered
in the presence of

}

EXHIBIT J

WILL

I, _____, of Reserve Mines, in the County of Cape Breton, being of sound and disposing mind, declare this to be my last will and testament.

(1) I revoke all former wills by me made at any time.

(2) I appoint _____ sole executor of this my will.

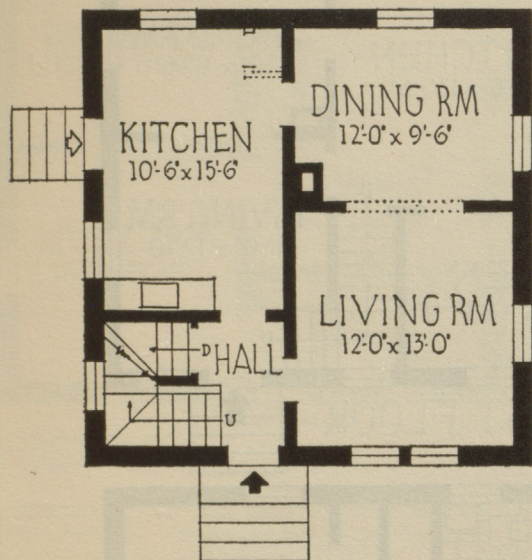
(3) I give, devise and bequeath my real and personal property of all kinds, including my interest and shares in the Arnold Cooperative Housing Corporation Limited of Reserve Mines to my _____

for his her their sole use and benefit.

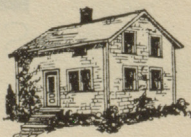
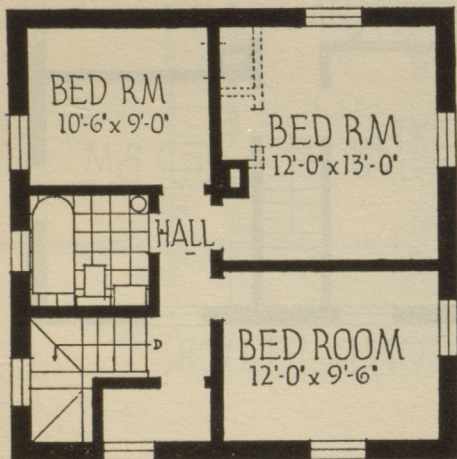
Signed, published and declared by the testator as and for his last will and testament in the presence of us both present at the same time, who at his request, in his presence and in the presence of each other have subscribed our names as witnesses.

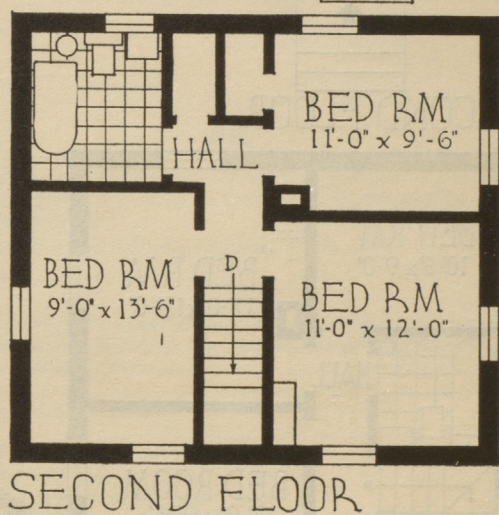
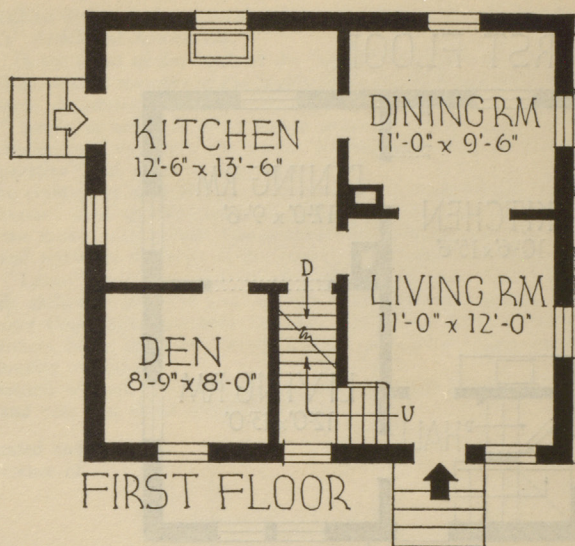
EXHIBIT K

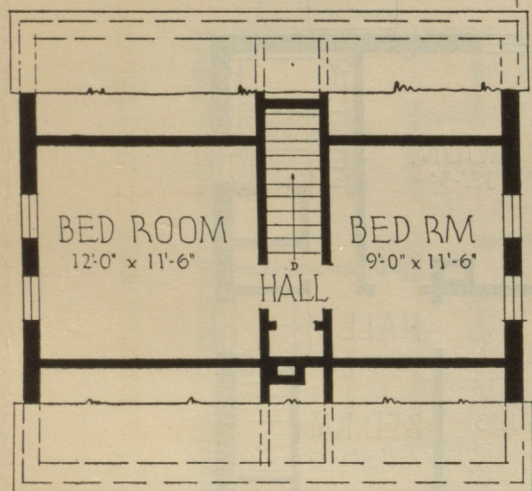
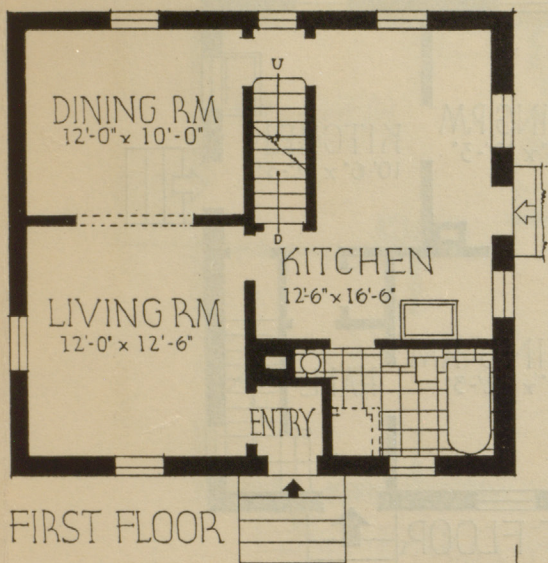
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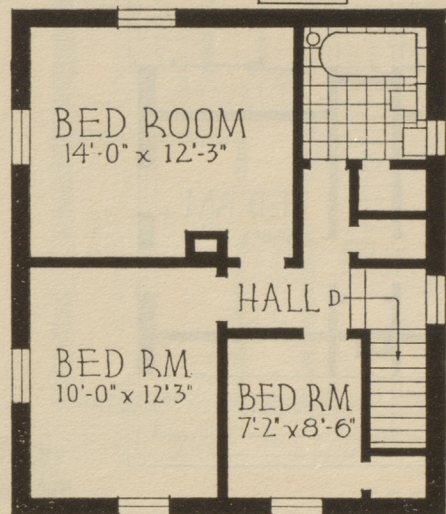
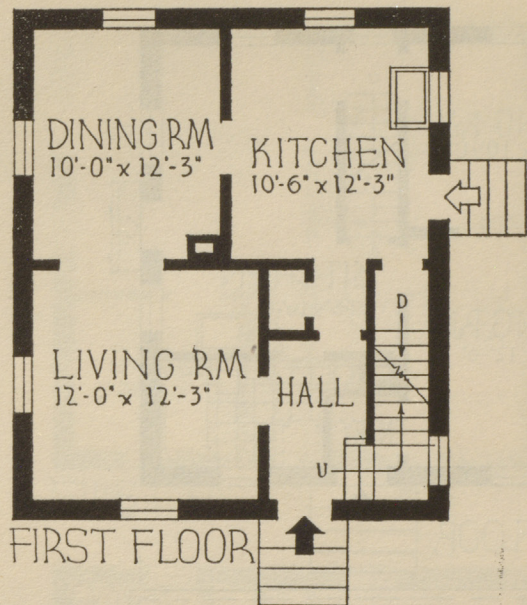


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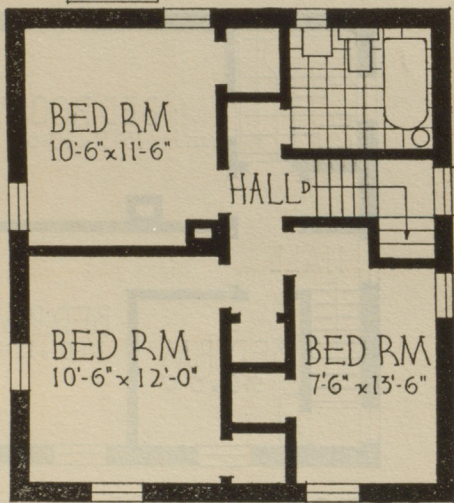
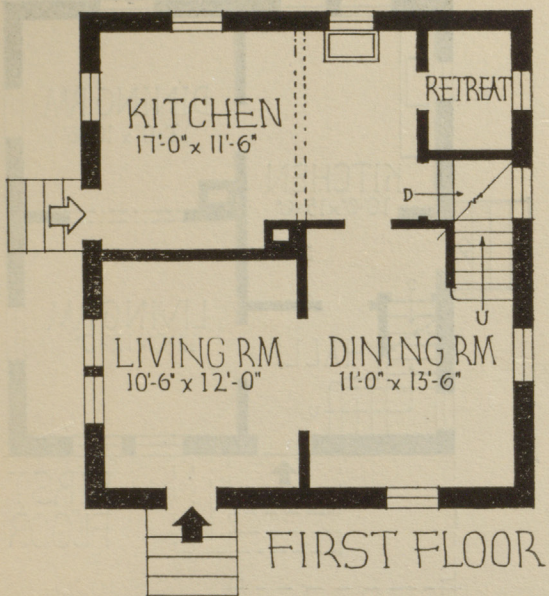




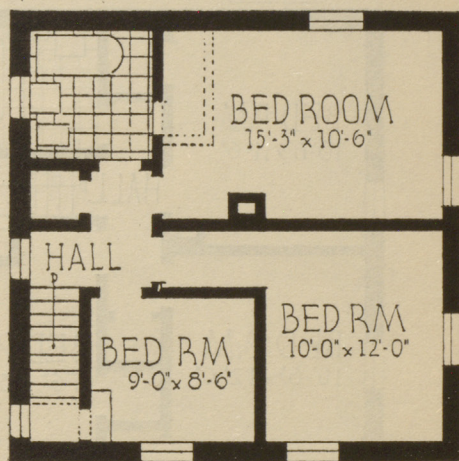
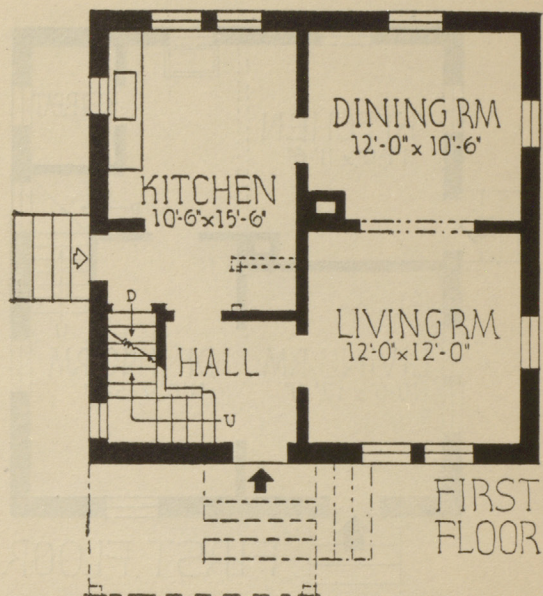




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